UNITED STATES DEPARTMENT OF AGRICULTURE

Bureau of Agricultural Economics

STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION VIII

Part I. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.

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INTRODUCTION

This set of tabular data with brief explanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the results of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.-The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to ascertain the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to learn the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.-In Region VIII, 5,631 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939, and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.-All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business"; leases; debt-adjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals; and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 40 percent of the sample borrowers in Region VIII for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study. A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Seventy-six percent of the borrowers for whom no record of performance was available, although expected, had received only 1 standard loan. Also, 39 percent of those with no performance record were paid up or inactive by the end of the period covered by the study. Loan, collection, and grant data were, of course, available for all borrowers, but such data were not considered as constituting a record of performance for the purposes of the study.

Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items, such as actual family operating expenses and actual net cash income, were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.-Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

(1) The progress reports include borrowers regardless of when the first standard loan was received, but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.

(2) The progress reports include standard loan borrowers without regard to whether they received emergency loans at any time, but this study excluded any borrower who received an emergency loan before March 1, 1936.

(3) The progress reports include only borrowers in active status at the time of the report, but 20.8 percent of the borrowers included in this study for Region VIII were no longer active by February 28, 1939.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 49 percent of the borrowers in the Region VIII sample for the study and for only 60 percent of the borrowers for whom a record of change was expected. It is not known, therefore, whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are obtained by the county offices.

Farm Security Administration policy, administrative procedures, changes in price levels and "acts of God", such as drought, are all reflected in the tabulated data.

Types of tables presented.-This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program, and how they progressed, and what aid of a financial nature was given by FSA to implement the rehabilitation process.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by Areas or by the period in which the borrowers received their first standard loan or by both Areas and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region VIII by WPA workers supervised by Robert J. McClean and George P. McIntosh, project supervisors, and by Lincoln C. Tisdale, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCamman. Roy L. Roberts assisted in the preparation of the explanatory text and Fred L. Garlock and George Y. Jarvis collaborated in various phases of the study.

SUMMARY - SELECTED STATISTICS

Number of borrowers in sample: 5,631

Number of borrowers with a record of performance after entry on RR: 2,770

Borrowers still active two to three years after first loan: 64 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 48 percent

Median number of persons in household: 4.9

Most common family composition: (1) husband, wife, and 3 or more children under 16 (2) husband, wife, 2 or more children under 16 and 1 or more 16 or older

Median age of household head: 41

Median grade finished by household head: 8.0

Households including male youths (nonheads) aged 16 to 24: 22 percent

Borrowers who were full or part owners during year before first loan: 19 percent

Borrowers who were full or part owners during last year of record: 21 percent

Borrowers who were not farm operators during major part of crop year before first loan: 20 percent

Median size of farm during year before first loan for borrowers having farms: 89 acres

Median size of farm during last year of record: 94 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 47 acres

Median acres in crops during last year of record: 48 acres

Borrowers reporting garden during year before first loan: 38 percent

Borrowers reporting garden during last year of record: 64 percent

Median cash receipts during year before first loan: $240

Median change in cash receipts: $37

Borrowers reporting an increase in cash receipts: 58 percent

Median cash receipts from farm during year before first loan for borrowers with such receipts: $224

Median change in cash receipts from farm for borrowers who had such receipts during year before first loan: $22

Most common major source of receipts during year before first loan: (1) crop sales, (2) off-farm work

Most common major source of receipts during last year of record: (1) crop sales, (2) crop and livestock combination, (3) livestock and produce

Borrowers with some receipts from off-farm work during year before first loan: 43 percent

Borrowers with some receipts from off-farm work during last year of record: 48 percent

Borrowers who were farm operators during year before first loan who reported receipts from benefit payments during year before first loan: 17 percent

Borrowers with receipts from benefit payments during last year of record: 40 percent

Median net worth at time of first loan: $347

Median net worth, excluding equity in farm real estate, at time of first loan: $278

Median change in net worth: $19

Median change in net worth, excluding equity in farm real estate: $[illegible]

Borrowers reporting an increase in net worth: 53 percent

Borrowers reporting an increase in net worth, excluding equity in farm real estate: 51 percent

Median value of assets at time of first loan: $456

Median liabilities at time of first loan: $67

Median change in liabilities: $249

Borrowers with no cows or other cattle at time of first loan: 34 percent

Borrowers with no cows or other cattle at time of last record: 10 percent

Borrowers with no hens or other poultry at time of first loan: 16 percent

Borrowers with no hens or other poultry at time of last record: 7 percent

Borrowers with no sows or other hogs at time of first loan: 51 percent

Borrowers with no sows or other hogs at time of last record: 25 percent

Borrowers entering RR program between March 1, 1936 - February 28, 1937 receiving more than 1 standard loan by February 28, 1939: 69 percent

Most important major purposes of loans as measured by amount of money loaned: (1) livestock and poultry, (2) current farm operating expenses

Most important major purposes of loans as measured by percentage of borrowers receiving loans for specified purposes: (1) Current farm operating expenses, (2) livestock and poultry, (3) family expenses

Borrowers loaned money for family expenses: 80 percent

Borrowers receiving some grants sometime between March 1936 and February 1939: 35 percent

INDEX TO TABLES WITH CONDENSED TITLES

1/ "By periods" refers to period during which borrower received first standard RR loan.

2/ "By number of crop years" refers to number of crop years between first standard RR loan and last available record of performance after entry on standard RR program.

Note: A table is for the Region, without a breakdown by Areas, periods, crop years, or other controls unless the title indicates otherwise.

Size of Farm and Crop Production (continued)

48. Acres in crops last RR record, by number of crop years
49. Acres in crops year before RR and last RR record
50. Garden year before RR
51. Garden last RR record, by number of crop years
52. Garden year before RR and last RR record

Receipts

53. Cash receipts year before RR, by periods
54. Change in cash receipts, by number of crop years and specified last year of RR record
55. Cash receipts year before RR and change in cash receipts
56. Farm receipts year before RR
57. Change in farm receipts, by number of crop years and specified last year of RR record
58. Change in farm receipts for borrowers having farm receipts year before RR, by number of crop years
59. Farm receipts year before RR and change in farm receipts
60. Farm receipts as percentage of total cash receipts year before RR, by periods
61. Farm receipts as percentage of total cash receipts last RR record, by number of crop years
62. Farm receipts as percentage of total cash receipts year before RR and last RR record
63. Cash receipts and farm receipts as percentage of total cash receipts year before RR
64. Net cash income year before RR
65. Net cash income last RR record, by Areas
66. Major source of receipts year before RR, by periods
67. Major source of receipts year before RR, by Areas
68. Major source of receipts last RR record, by number of crop years
69. Major source of receipts year before RR and last RR record
70. Receipts from off-farm work year before RR, by periods
71. Receipts from off-farm work year before RR, by Areas
72. Receipts from off-farm work last RR record, by number of crop years
73. Receipts from off-farm work year before RR and last RR record
74. Receipts from off-farm work and size of farm last RR record
75. Receipts from benefit payments year before RR
76. Receipts from benefit payments last RR record
77. Receipts from benefit payments year before RR and last RR record
78. Number of farm enterprises year before RR
79. Number of farm enterprises last RR record, by number of crop years
80. Number of farm enterprises year before RR and last RR record

Expenditures

41. Family expenditures year before RR
42. Family expenditures last RR record
*43. Planned family expenditures [illegible], by [illegible]
*44. Planned family expenditures first year on RR, by Areas
*45. Planned farm-furnished food [illegible], by [illegible]
*46. Planned farm-furnished food first year on RR, by Areas

Net Worth

[illegible]. Net worth at time of first RR loan, by periods
[illegible]. Net worth at time of first RR loan, by Areas
[illegible]. Net worth, excluding farm real estate, at time of first RR loan, by [illegible]
70. Net worth, excluding farm real estate, at time of first RR loan, by Areas
71. Net worth, including, and excluding, farm real estate, at time of first RR loan
72. Change in net worth, by periods
73. Change in net worth, excluding farm real estate, by number of crop years and specified last year of RR record
74. Net worth at time of first RR loan and change in net worth, excluding farm real estate

Assets

75. Assets at time of first RR loan, by periods
[illegible]. Number of cows at time of first RR loan
77. Number of cows last RR record, by number of crop years
[illegible]. Number of cows at time of first RR loan and last RR record
79. Number of hens at time of first RR loan
80. Number of hens last RR record, by number of crop years
[illegible]. Number of hens at time of first RR loan and last RR record
[illegible]. Number of cows and hens, at time of first RR loan
[illegible]. Number of cows and hens, last RR record
[illegible]. Number of sows at time of first RR loan
85. Number of sows last RR record, by number of crop years
[illegible]. Number of sows at time of first RR loan and last RR record
*87. Number of workstock at time of first RR loan, by Areas
*88. Number of workstock last RR record, by Areas
*89. Number of tractors, autos or trucks at time of first RR loan, by Areas
*90. Number of tractors, autos or trucks last RR record, by Areas

Liabilities

91. Liabilities at time of first RR loan
92. Change in liabilities, by number of crop years
93. Liabilities at time of first RR loan and change in liabilities
94. Liabilities as percentage of assets at time of first RR loan, by periods
95. Assets and liabilities as percentage of assets at time of first RR loan

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* Not available for region VIII at the time [illegible] of [illegible] was [illegible], and a copy will be supplied when the data are tabulated.

Table No.

Loans

96. Number of standard loans, by periods
    97. Tenure status year before RR and number of standard loans
    98. Size of farm year before RR and number of standard loans
    99. Cash receipts year before RR and number of standard loans
    100. Farm receipts as percentage of total cash receipts year before RR and number of standard loans
    101. Net worth, excluding farm real estate, at time of first RR loan and number of standard loans
102. Size of loans, by periods
103. Size of loans, by Areas
*104. Type of loans, by periods
105. Amount of loans for major purposes, by periods and specified year of loan
106. Amount of loans for major purposes, by Areas
107. Borrowers authorized loans for major purposes, by periods and specified year of loan
108. Borrowers authorized loans for major purposes, by Areas
109. Average amount of loans for major purposes, by periods
*110. Borrowers authorized loans for specified capital goods, by Areas
111. Amount of loans for specified current farm operating expenses, by periods and specified year of loan
112. Borrowers authorized loans for specified current farm operating expenses, by periods and specified year of loan
113. Amount of loans for family expenses, by periods

Repayments

114. Repayments scheduled, by periods
115. Repayments made, by periods
116. Repayments scheduled and repayments made
117. Renewals and percentage of scheduled repayments made
118. Total repayments scheduled, by periods and Areas
119. Total repayments made, by periods and Areas

Grants

120. Periods grants received, by periods
121. Amount of grants, by periods
122. Grants in relation to repayments, by periods

Debt Adjustment

*123. Debt adjustment, by periods

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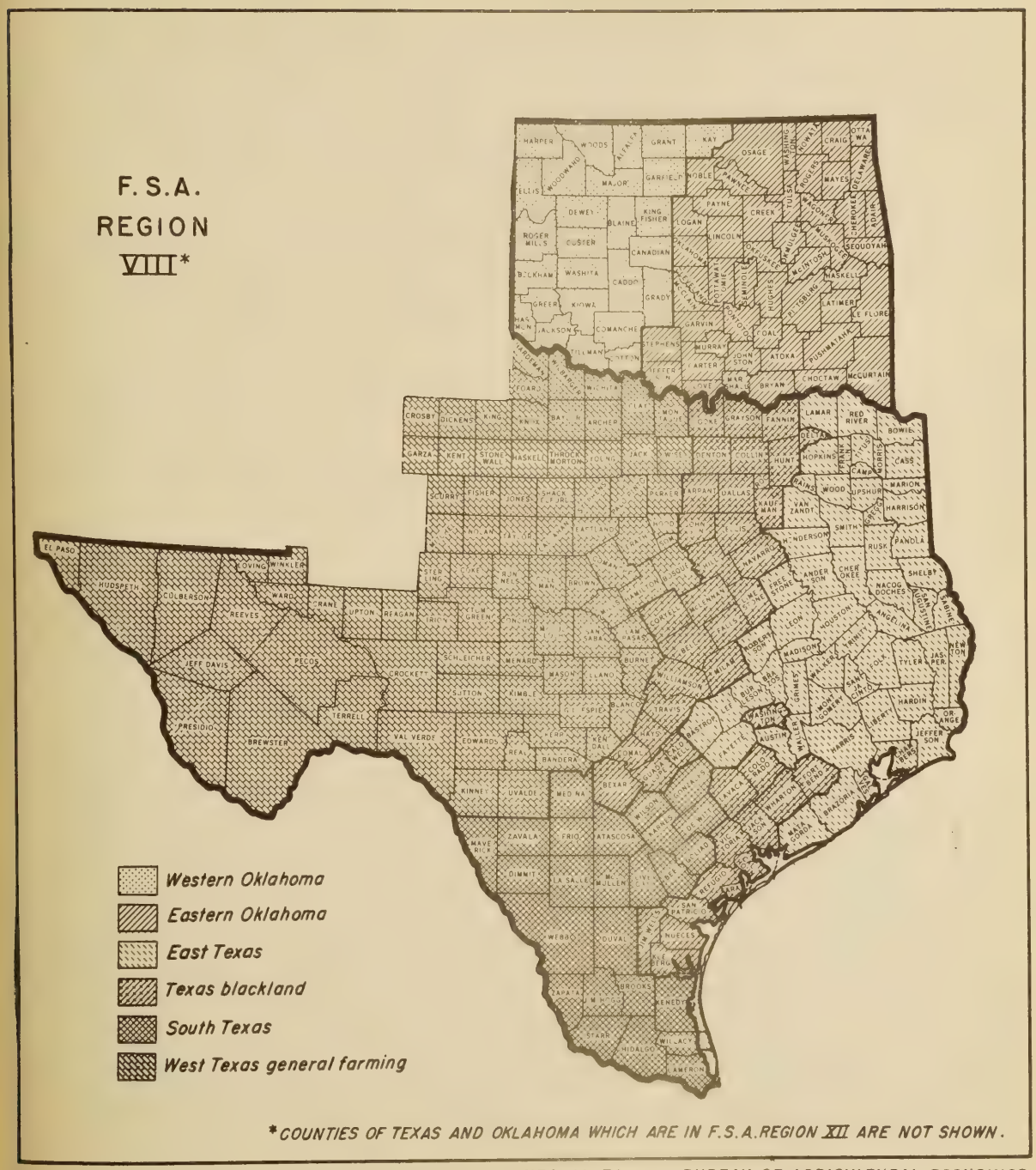
* Not available for Region VIII at the time this set of tables was released, but a copy will be supplied when the data are tabulated.



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Region VIII

Tables 1, 2, and 3

More than three-fifths, 63 percent, of the 1,631 borrowers in the sample lived in Texas, the balance in Oklahoma. One-fourth of all borrowers lived in East Texas, 17 percent in the Texas Blackland, 10 percent in West Texas, and 7 percent in South Texas. Another one-fourth of the borrowers were in Eastern Oklahoma and 13 percent in Western Oklahoma. The 2 States were broken into the 6 Areas in accordance with the suggestions of the regional FSA Research Advisory Committee.

Over two-fifths, 42 percent, of the borrowers entered the standard loan RR program during the first period covered by the study (March 1, 1936 to February 28, 1937); over one-fourth, 28 percent, entered the program during the second period (March 1, 1937 to February 28, 1938); and less than one-third, 30 percent, entered during the third period (March 1, 1938 to February 28, 1939).

Of the borrowers for whom some record of performance in farm and home activities after entry on the program was expected, a record was not available for close to 40 percent. The last available record of performance during the period covered by the study applied to the first crop year after the first standard loan for 38 percent of the borrowers, to the second crop year after the first standard loan for 13 percent, and to the third crop year after the first standard loan for 10 percent.

The relation between the period of the first standard loan and the crop year after the first loan to which the last record of performance applies is shown by table 3. For example, only borrowers entering the program during the first period can have a record of performance applying to the third crop year after the first loan, although some of the first period borrowers have a last record applying to the first or second crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period cannot have a record of performance except for the first crop year after the first standard loan.

All of the 450 borrowers with records for the third crop year after the first loan had entered the program during the first period and the performance reported covers the 1938 crop. From table 3 and supplementary data, it is known that of the 594 borrowers with last records for the second crop year after the first loan, 301 entered the program during the early part of the first period and 41 during the latter part of the first period and the performance of these borrowers covers the 1937 and 1938 crop years, respectively, while 252 entered during the second period and have a record of performance which covers the 1938 crop. Of the 1,726 borrowers whose last records applied to the first crop year after the first standard loan, 711 entered the program during the early part of the first period and 29 during the latter part of the first period and have records covering the 1936 and 1937 crops, respectively; 439 entered during the early part and 471 during the latter part of the second period and have records covering the 1937 and 1938 crops, respectively; while all of the 326 third period borrowers have records which necessarily pertain to the 1938 crop.

Thus of the 2,770 borrowers with a record of performance after entry on the standard loan program, the last record covers the 1938 crop for 1,540 or 55 percent, the 1937 crop for 519 or 19 percent, and the 1936 crop for 711 or 26 percent.

TABLE 1.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by Areas 1/

Borrower's Area of residence at time of first standard loan	Total	Borrowers received first standard loan by period		
		3/1/36 - 12/31/37	1/1/38 - 12/31/39	1/1/40 - 2/28/41
	Number	Number	Number	Number
Western Oklahoma	744	244	245	255
Eastern Oklahoma	1,399	392	590	417
East Texas	1,407	866	270	271
Texas Blackland	940	461	229	250
South Texas	370	148	82	140
West Texas	757	366	177	214
Total, all Areas	5,617	2,350	1,593	1,532
	Percent	Percent	Percent	Percent
Western Oklahoma	100.0	24.7	32.9	32.4
Eastern Oklahoma	100.0	27.4	42.2	[illegible]
East Texas	100.0	61.5	19.2	19.2
Texas Blackland	100.0	48.6	24.1	27.0
South Texas	100.0	[illegible]	22.2	[illegible]
West Texas	100.0	48.4	23.4	[illegible]
Total, all Areas	100.0	41.7	28.4	29.9

1/ Period of first standard loan is the period during which first standard RR loan was authorized.
2/ The Areas were suggested and delineated by the FSA Research Advisory Committee in Region VIII.

Note: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.

Table 2. [illegible] IN [illegible]: Number and percentage of [illegible] by number of crop years between first standard [illegible] loan and the last record of performance after entry on standard [illegible] program, by [illegible] 1/

Borrower's type of residence at time of first standard loan	Total	No record after first loan 2/	On program less than 1 crop year	On program 1 crop year or more	2 years	3 years
	Number	Number	Number	Number	Number	Number
Western Oklahoma	744	235	206	170	81	44
Eastern Oklahoma	1,302	360	[illegible]	[illegible]	[illegible]	[illegible]
East Texas	1,247	169	[illegible]	[illegible]	[illegible]	[illegible]
Texas Blackland	969	171	278	304	98	[illegible]
South Texas	379	81	129	129	19	[illegible]
West Texas	727	132	262	251	61	[illegible]
Total, all Areas	5,651	1,048	1,819	1,726	504	[illegible]
	Percent	Percent	Percent	Percent	Percent	Percent
Western Oklahoma	100.0	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Eastern Oklahoma	100.0	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
East Texas	100.0	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Texas Blackland	100.0	[illegible]	35.7	[illegible]	[illegible]	[illegible]
South Texas	100.0	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
West Texas	100.0	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total, all Areas	100.0	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

1/ Number of crop years is determined by the interval between the date of the farm and home plan (FH 14) made out by the borrower and the county supervisor at the time of application for the first standard FH loan and the date of the last farm and home plan filled out after entry on the standard FH program. For example, in most Sections a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan. In Region VIII, at the suggestion of regional office personnel, the crop year was considered as beginning September 1 in a few lower Rio Grande Valley counties, January 1 in the remainder of Texas and in northeastern Oklahoma, August 1 in northwestern Oklahoma, and November 1 in southern Oklahoma.

2/ No record after first loan expected because first standard loan was received after August 31, 1938.

3/ Includes 194 borrowers whose status was "paid up" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939.

(LHL)

Region VIII

Table 1 .BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan 1/ and by number of crop years 2/ between first standard loan and last available record of performance after entry on standard RR program, by Areas

Borrower's Area of residence at time of first standard loan	Total borrowers	Borrowers receiving first standard loan between 3/1/36-2/28/37						3/1/37-2/28/38						3/1/38-2/28/39				
				Crop years between first loan and last record						Crop years between first loan and last record						Crop years between 1st loan and last record		On program less than 1 crop year 3/
		Total		No record after first loan	1	2	3	Total		No record after first loan	1	2	Total		No record after first loan	1	
	No.	No.	Pct.	Pct.	Pct.	Pct.	Pct.	No.	Pct.	Pct.	Pct.	Pct.	No.	Pct.	Pct.	Pct.	No.
Western Oklahoma	744	184	100.0	32.1	29.3	14.7	23.9	245	100.0	42.4	33.1	24.5	80	100.0	56.2	43.8	235
Eastern Oklahoma	1,395	382	100.0	26.2	37.7	19.1	17.0	590	100.0	48.0	34.7	17.3	163	100.0	62.6	37.4	260
East Texas	1,407	866	100.0	36.5	31.2	13.7	18.6	270	100.0	39.3	47.7	13.0	102	100.0	28.4	71.6	169
Texas Blackland	949	461	100.0	32.3	29.1	15.2	23.4	229	100.0	35.8	52.0	12.2	88	100.0	53.4	46.6	171
South Texas	379	151	100.0	48.3	28.5	9.3	13.9	88	100.0	40.9	53.4	5.7	59	100.0	33.9	66.1	81
West Texas	757	306	100.0	39.6	31.0	12.7	16.7	177	100.0	42.9	44.7	12.4	142	100.0	45.8	54.2	132
Total, all Areas	5,631	2,350	100.0	34.8	31.5	14.6	19.1	1,599	100.0	42.9	41.3	15.8	634	100.0	48.6	51.4	1,048

1/ Period of first standard loan is the period during which first standard RR loan was authorized.

2/ Number of crop years is determined by the interval between the date of the farm and home plan (RR14) filled out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, in most Regions a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan. In Region VIII, at the suggestion of regional office personnel, the crop year was considered as beginning September 1 in a few lower Rio Grande Valley counties, January 1 in the remainder of Texas and in northeastern Oklahoma, August 1 in northwestern Oklahoma, and November 1 in southern Oklahoma.

3/ No record after first loan expected because first standard loan was received after August 31, 1938.

[illegible]--STATUS: Number and percentage of borrowers classified by status on February 28, 1949, by period of first standard RR loan.

Status of borrower on February 28, 1949	Total		Borrowers receiving first standard loan during		
			3/1/[illegible] - 2/28/[illegible]	3/1/37 - 2/28/38	3/1/38 - 2/28/39
	Number	Percent	Percent	Percent	Percent
Active 1/	[illegible]	[illegible]	67.0	84.3	93.9
Paid up 2/	[illegible]	9.2	13.0	10.0	3.7
During period of first loan	[illegible]	2.3	2.0	2.3	2.1
After period of first loan	792	5.9	9.0	7.6	---
Inactive 3/	[illegible]	11.6	24.0	5.7	0.4
Total	[illegible]	100.0	100.0		
Number borrowers	[illegible]		[illegible]	[illegible]	[illegible]

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.
2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received unless the case had been classified as inactive by FSA.
3/ A borrower was considered inactive if classified as such by FSA.

Note: A comparable table is also available for each state in the Region.

Twenty-nine percent of the borrowers were still active at the close of the period of study (February 28, 1939); 9 percent were paid up and the balance of 12 percent were inactive. The majority of the paid up and inactive borrowers had entered the program during the first period. Three percent of all borrowers paid up during the same period the first loan was received and did not make each RR standard loan.

Seven of the 520 paid up borrowers and 349 of the 651 inactive borrowers were liquidated by a public sale.

Only 1 Region had a larger percentage of first period borrowers who were inactive by the close of the period of study.

Table 2. [illegible]: Number and percentage of standard RR borrowers classified by status on February 25, 1939, by Area.

Status of borrowers as of February 25, 1939	Total borrowers		Borrower's Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Blackland	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Active 1/	4,460	79.2	86.1	85.0	72.4	73.6	80.4	74.4
Paid up 2/	520	9.2	9.3	7.0	7.3	9.5	12.7	16.2
Paying period of first loan	184	3.3	4.4	2.2	1.6	3.7	3.7	7.1
Paid up after first loan	336	5.9	5.9	4.8	5.8	5.8	9.0	9.1
Inactive 3/	651	11.6	5.6	8.0	20.3	12.1	6.9	9.4
Total	5,631	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Farms reporting	5,[illegible]		744	1,[illegible]	1,407	949	379	787

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.
2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.
3/ A borrower was considered inactive if classified as such by FSA.

East Texas with 16 percent had almost twice as large a proportion of paid up borrowers as did any of the other Areas except South Texas with 16 percent. East Texas with one-fifth of the borrowers classified as inactive by February 1939 had a higher percentage than the other Areas; Western Oklahoma with 6 percent had the smallest proportion and the Texas Blackland with 12 percent was second largest. The percentage of active borrowers ranged from 73 percent in East Texas to 86 percent in Western Oklahoma.

Of the 7 paid up borrowers liquidated by public sale 3 were in Western Oklahoma and 1 each in East Texas, Texas Blackland, South Texas, and West Texas. Of the 549 inactive borrowers so liquidated, [illegible] were in Eastern Oklahoma, [illegible] in Western Oklahoma, 247 in East Texas, 83 in Texas Blackland, 19 in South Texas and 83 in West Texas.

Age at time of first standard loan	Total persons 1/			Persons in households of borrowers receiving first standard loan between 1/1/36-2/28/37 1/			Persons in households of borrowers receiving first standard loan between 3/1/37-2/28/38 1/			Persons in households of borrowers receiving first standard loan between 3/1/38-2/28/39 1/			
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Percent
Under 5	15.8	7.0	8.6	13.6	6.0	7.7	15.6	7.0	6.4	11.5	5.8	5.0	[illegible]
5 to 9	14.2	7.2	[illegible]	[illegible]	[illegible]	[illegible]	14.6	7.4	[illegible]	12.7	6.4	[illegible]	[illegible]
10 to 14	16.5	8.5	8.0	16.4	8.0	8.0	15.3	8.7	7.5	14.4	7.2	7.[illegible]	[illegible]
15	2.8	1.4	1.4	3.0	1.4	1.6	2.8	1.5	1.3	2.7	1.4	1.[illegible]	[illegible]
All, under 15	49.3	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	41.3	20.6	[illegible]	[illegible]
16 to 24	15.9	8.5	7.4	14.0	7.7	6.3	16.6	8.7	7.8	17.5	9.2	8.[illegible]	[illegible]
25 to 34	11.8	6.7	4.6	9.4	6.9	2.5	11.8	6.3	5.5	13.2	6.7	6.[illegible]	[illegible]
35 to 44	10.4	6.2	4.2	8.9	[illegible]	[illegible]	10.1	5.7	4.4	12.4	6.3	6.[illegible]	[illegible]
45 to 54	8.7	5.7	3.0	7.7	5.9	1.8	8.8	5.5	3.3	9.8	5.7	4.[illegible]	[illegible]
55 to 64	4.3	[illegible]	1.1	4.2	3.4	0.8	[illegible]	[illegible]	1.0	4.6	2.9	1.[illegible]	[illegible]
65 and over	1.4	1.0	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1.2	0.7	0.[illegible]	[illegible]
Total	100.0	53.7	46.3	100.0	59.5	40.5	100.0	54.6	44.9	100.0	52.5	[illegible]	[illegible]
Number of persons reporting age 2/	38,230			2,812			8,305			1,431			

1/ Total includes all persons for whom age was known, regardless of whether sex was known.
2/ Exclusive of 3,900 persons whose age was unknown.
Based upon 9,421 borrowers, all of whom reported some age data for household members.

Note: A comparable table is also available for each Area in the Region.

Of all the persons in households at the time of the first standard loan, 49 percent were under 15 and over [illegible] percent were 45 and older. The youth group aged 15 to 24 comprised 16 percent of all persons. Males aged 15 to [illegible] were less than one-third of all persons, being 32 percent of the total.

The age of 16 percent of all persons was not reported. It is evident that a number of borrowers reported [illegible] a part of the household members [illegible] borrowers data.

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Table 7.--Age [illegible] distribution: Number and percentage of all persons in households of borrowers at time of first standard [illegible] loan, by age and sex, by areas

Age at time of first standard loan	Total persons 1/			Persons in households of borrowers by areas of residence at time of first standard loan: Oklahoma 1/			East Texas 1/		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	13.8	7.0	6.6	13.2	6.8	6.2	15.5	7.6	7.9
5 to 9	14.9	7.6	7.2	13.9	7.2	6.7	16.8	8.5	8.[illegible]
10 to 14	16.5	8.7	8.0	15.[illegible]	8.2	7.3	18.9	9.[illegible]	[illegible]
15	2.8	1.4	1.4	2.6	1.4	1.2	2.8	1.3	1.[illegible]
Total, under 15	48.0	24.5	23.2	45.3	23.6	21.4	54.0	[illegible]	[illegible]
16 to 24	15.9	8.5	7.4	13.[illegible]	8.[illegible]	4.[illegible]	16.2	10.0	[illegible]
25 to 34	11.3	6.7	4.6	12.1	6.2	5.9	9.3	6.6	2.7
35 to 44	10.4	6.2	4.2	11.[illegible]	5.7	5.7	9.3	6.8	[illegible]
45 to 54	8.7	5.7	3.0	8.[illegible]	5.0	3.5	7.9	6.[illegible]	1.9
55 to 64	6.3	3.1	3.1	5.[illegible]	3.9	1.[illegible]	3.9	3.0	0.9
65 and over	3.4	2.0	0.4	4.[illegible]	0.7	3.5	1.4	1.[illegible]	2.[illegible]
Total	100.0	55.7	43.9	100.0	55.5	44.5	100.0	56.6	43.2
Number of persons reporting age 2/	2/ 20,284			3,852			1,403		

* Separate tabulations are not available for Eastern and Western Oklahoma as in other tables.

(continued)

Table 7.- (Continued) AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard FS loan, by age and sex, by Areas

Age at time of first standard loan	Persons in households of borrowers by Areas of residence at time of first standard loan								
	Texas Blackland			South Texas			West Texas		
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	17.2	6.5	6.6	13.6	6.9	6.8	13.9	7.1	6.4
5 to 9	14.4	7.9	7.5	12.6	7.2	6.4	14.7	7.8	6.9
10 to 15	17.0	8.7	8.3	14.7	8.8	6.6	15.8	7.6	8.2
16	1.9	1.2	1.1	1.8	1.3	1.0	3.0	1.7	1.3
Total, under 16	49.7	24.5	23.5	42.7	22.4	20.3	47.4	24.2	23.2
17 to 24	15.1	8.1	7.0	15.3	8.6	6.8	15.0	8.7	7.3
25 to 34	11.2	7.0	4.2	11.8	7.5	4.3	12.3	7.7	4.6
35 to 44	9.7	6.6	3.1	9.5	5.7	3.8	10.2	6.5	3.7
45 to 54	7.1	4.7	1.4	9.1	5.4	3.7	9.5	6.1	3.4
55 to 64	6.3	5.3	1.0	6.6	4.9	1.7	4.6	3.3	1.1
65 and over	1.5	1.0	0.5	2.4	1.4	1.0	1.3	0.8	0.5
Total	100.0	57.3	42.7	100.0	57.3	41.6	100.0	57.1	42.9
Number of persons reporting age 2/	1,698			1,448			2,390		

1/ Total includes all persons for whom age was known, regardless of whether sex was known.
2/ Exclusive of 3,302 persons whose age was unknown.
3/ Based upon 5,811 borrowers, all of whom reported date of birth for head of household.

West Texas had the largest percentage of persons under 16 in households of borrowers. Differences between Areas were not marked for such groupings as youths aged 16 to 24, for persons aged 65 and over, or for males 16 to 64. In each Area the men outnumbered the women.

The age of 13 percent of all persons was not reported.

Table 8.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by period of first standard loan

Number of persons in household at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
1	56	1.0	1.7	0.8	0.3
2	780	13.9	14.3	13.3	13.9
3	1,061	18.8	16.5	20.2	20.7
4	1,063	18.8	17.2	19.5	20.5
5	831	14.8	15.2	13.3	15.5
6	679	12.1	12.2	11.5	12.4
7	485	8.6	9.0	9.4	7.3
8	309	5.5	6.4	5.6	4.1
9	177	3.1	3.6	3.0	2.7
10	119	2.1	2.4	2.1	1.7
11 and over	71	1.3	1.5	1.3	0.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,631		2,350	1,599	1,682
Number not reporting	---		---	---	---
Median number of persons in household	4.9		5.0	4.8	4.7

Note: A comparable table is also available for each area in the Region.

The median size of household was 4.9 persons. The median size declined each period being 5.0, 4.8, and 4.7 persons per household for first, second, and third period borrowers. Families of 3, 4, and 5 persons made up 52 percent of the total, while those of 1 or 2 persons were 15 percent and those of 6 or more were 33 percent of the total. Single persons and households of 8 or more persons were relatively more common in the first period than in the other two periods.

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Table 9.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RH loan, by Areas

Number of persons in household at time of first standard loan	Total borrowers		Borrower's Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black.	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
1	56	1.0	1.2	0.4	0.7	1.4	2.6	1.2
2	780	13.9	14.1	13.2	13.9	13.3	14.5	15.1
3	1,061	18.8	23.5	17.8	16.3	18.7	21.6	14.5
4	1,066	18.8	17.6	19.2	20.5	17.9	16.4	19.0
5	831	14.8	15.3	13.3	16.0	14.6	16.1	14.0
6	679	12.1	11.3	12.5	12.1	11.6	10.6	14.2
7	485	8.6	8.5	10.6	7.4	9.6	6.3	7.7
8	309	5.5	4.2	6.4	5.6	5.3	5.3	5.3
9	177	3.1	2.7	3.2	3.6	3.4	2.4	2.8
10	119	2.1	1.1	2.2	2.7	2.2	2.4	1.7
11 and over	71	1.3	0.5	1.2	1.2	2.0	1.5	0.9
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,631		744	1,395	1,407	949	379	757
Number not reporting	—		—	—	—	—	—	—
Median number of persons in household	4.9		4.6	5.0	4.9	4.9	4.7	4.7

Eastern Oklahoma had the largest households with a median size of 5.0 persons, while Western Oklahoma had the smallest with a median of 4.6 persons.

Table 1[illegible]. [illegible]: Number and percentage of borrowers classified by family composition at time of first standard loan

Family composition at time of first standard loan	Total borrowers	
	Number	Percent
Normal families	4,475	95.0
Husband-wife; 2 persons	[illegible]	[illegible]
Husband-wife, 1 child under 16; 3 persons	[illegible]	[illegible]
Husband-wife, 2 children under 16; 4 persons	564	16.0
Husband-wife, 3 or more children under 16; 5 or more persons	[illegible]	[illegible]
Husband-wife, 1 or more persons 16 or older; 3 or more persons	416	[illegible]
Husband-wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	[illegible]	[illegible]
Husband-wife, 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	[illegible]	[illegible]
Broken families 1/	168	3.6
Nonfamily types 2/	65	1.4
Total reporting	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

1/ Male or female without spouse but with 1 or more children.
2/ Single head only or single head and another male or female.

Normal families, those with husband and wife, were characteristic of these standard loan borrowers as only 5 percent were not of this type. Almost three-fourths, 74 percent, of the families were normal families with 1 or more children under 16. One-third, 34 percent, of the families had 1 or more persons aged 16 or older in addition to the husband and wife. More than one-fourth, 27 percent, contained a husband and wife, children under 16, and also persons - usually children - aged 16 or older. One-seventh of the families consisted of only husband and wife.

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Region VIII

Table 11.-AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard RR loan, by Areas

Age of household head	Total borrowers		Borrower's Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black.	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
16 to 24	480	8.6	10.8	8.9	9.2	7.1	4.5	8.8
25 to 34	1,406	25.2	27.4	25.1	24.5	23.4	25.3	26.8
35 to 44	1,437	25.8	26.6	26.5	25.9	26.2	21.9	25.1
45 to 54	1,346	24.1	21.3	23.9	24.2	26.9	23.5	24.1
55 to 64	734	13.2	11.5	13.4	12.2	13.2	19.7	12.9
65 and over	171	3.0	2.4	2.2	4.0	3.2	5.1	2.2
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,574		741	1,387	1,386	935	375	750
Number not reporting	27		3	8	21	14	4	7
Median age of household head	41.3		39.4	41.0	41.3	42.4	44.2	40.7

The median age of borrowers was 41 years. About 9 percent were under 25 and 16 percent were aged 55 and over. Western Oklahoma had the largest percentage of household heads under 25; South Texas had the largest percentage aged 55 and over, 25 percent, and also the oldest median age, 44 years. Western Oklahoma borrowers averaged the youngest, 39 years.

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Table 12.-EDUCATION OF HEAD: Number and percentage of borrowers classified by highest grade of school finished by household head at time of first standard RR loan, by Areas

Highest grade finished	Total borrowers		Borrower's Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black.	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
None	68	2.4	0.5	2.9	3.8	1.2	5.7	1.5
1 to 3	215	7.5	4.2	8.5	11.8	6.1	10.2	4.0
4 to 5	487	16.9	11.1	19.5	22.0	16.1	21.6	9.5
6	285	9.9	8.7	10.4	9.4	10.3	6.8	12.8
7	359	12.5	9.2	9.6	16.1	18.3	13.1	19.2
8	773	26.9	37.8	31.2	18.0	17.1	17.6	16.1
9	217	7.5	7.6	6.4	6.4	10.0	8.0	10.6
10	158	5.5	4.7	4.1	4.8	10.0	4.[illegible]	9.1
11	161	5.6	6.1	3.1	5.9	7.6	9.1	9.9
12	93	3.2	7.[illegible]	3.2	1.3	0.3	1.1	1.1
13 or more	59	2.1	2.3	1.1	0.5	3.0	2.3	6.2
Total	2,875	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,875		576	1,447	373	329	176	274
Number not reporting	2,756		168	448	1,034	620	203	483
Median grade finished by household head	8.0		8.4	7.6	7.2	7.9	7.4	8.2

Almost one-half, 49 percent, of the heads did not complete the eighth grade; 27 percent stopped at the end of the eighth grade or stopped before completing the ninth grade; 5 percent completed at least the twelfth grade. Two percent were reported as completing 1 or more years beyond the twelfth grade. The median grade finished was 8.0. Western Oklahoma borrowers had the most schooling; only one-third of them did not finish the eighth grade as compared with between 47 and 63 percent for the other Areas while 10 percent completed 12 or more grades as compared with between 2 and 7 percent in the other Areas. The median grade finished ranged from 8.4 in Western Oklahoma to 7.2 in East Texas. The education was not reported for almost half of all household heads; the data were most incomplete for East Texas.

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Region VIII

Table 13.—EDUCATION AND AGE OF HEAD: Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard RH loan

Highest grade finished	Total borrowers	Age of head: 16 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number
None	68	1	5	13	28	17	4	—
1 to 3	215	3	23	63	88	31	7	—
4 to 5	487	18	87	125	151	89	17	—
6	285	10	53	94	80	40	3	—
7	359	29	99	108	69	49	4	1
8	773	71	211	213	173	90	15	—
9	217	31	76	59	34	16	1	—
10	153	23	60	27	24	12	3	—
11	161	31	63	26	25	10	1	—
12	93	22	41	13	10	7	—	—
13 or more	59	8	16	12	16	5	2	—
Unknown	2,756	233	653	684	643	368	114	56
Total	5,631	480	1,406	1,437	1,346	734	171	57
Median grade finished by household head	8.0	8.9	8.5	7.8	7.0	7.1	6.2	*

* Median not computed on a base of fewer than 50 cases.

Note: A comparable table is also available for each Area in the Region.

This table shows the relation between age and education. The median grade finished is highest for the youngest heads and lowest for the oldest.

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Region VIII

Tables 14 and 15

One-fifth of the households had 1 or more male youths (other than the household head) aged 16 to 24. Sixteen percent of the households had 1 youth, 4 percent had 2 youths, and 1 percent had 3 or more youths.

East Texas had the smallest proportion of households with male youths aged 16 to 24 and Eastern Oklahoma had the largest proportion.

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Region VIII

Table 14.-NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard FR loan, by period of first standard loan

Number of male youths aged 16 to 24	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
None	3,924	78.4	82.9	77.4	73.7
1	824	16.4	13.0	17.1	19.9
2	207	4.1	3.4	4.5	4.7
3 or more	57	1.1	0.7	1.0	1.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,012		1,917	1,473	1,622
Number not reporting	619		433	126	60

Note: A comparable table is also available for each [illegible] in the Region.

(5A-3)

Table 15.-NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard FR loan, by [illegible]

Number of male youths aged 16 to 24	Total borrowers		Borrowers' Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
None	3,924	78.4	77.4	75.1	81.5	79.7	76.5	79.3
1	824	16.4	16.9	19.0	14.3	15.5	17.0	15.4
2	207	4.1	4.2	4.6	3.3	3.7	4.2	5.0
3 or more	57	1.1	1.5	1.3	0.9	1.1	2.3	0.3
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,012		712	1,358	1,183	87	311	661
Number not reporting	619		32	37	224	62	68	96

(5A-4)

Table 16.--YEARS ON FARM: Number and percentage of borrowers classified by number of years resident on farm to be operated during crop year of first standard RR loan

Years on farm to be operated	Total borrowers	
	Number	Percent
Less than 1	1,[illegible]1	[illegible].3
1 but less than 2	102	5.3
2 or more	274	14.4
Total reporting	1,[illegible]	100.0
Number not reporting	3,724	

Eighty-six percent of the borrowers had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan; 80 percent had been on this farm less than 1 year. A considerable part of what appears to be a high rate of mobility is due to the fact that one-fifth, 20 percent, of the borrowers were starting in as farm operators; during the major part of the year before the first loan they were farm laborers or nonfarm. Information concerning "years on farm" was known for one-third of the borrowers in the sample.

Table 17.-TIMES CHANGED FARMS: Percentage of borrowers classified by number of times changed farms since first standard RR loan and before February 28, 1939, by period of first standard loan 1/

Number of times changed farms	Borrowers receiving first standard loan between 2/1/35 - 2/28/37	2/1/37 - 2/28/38	2/1/38 - 2/28/39
	Percent	Percent	Percent
0	69.2	50.7	97.8
1	24.2	48.5	2.2
2	2.7	0.8	—
3	0.3	—	—
4 or more	—	—	—
Total	100.0	100.0	100.0
Number reporting	1,547	1,279	1,664
Number not reporting	743	320	28

1/ Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total moves between the time of receiving the first standard RR loan and February 28, 1939. Note: A comparable table is also available for each Area in the Region.

Nearly one-third of the first period borrowers changed farms 1 or more times after entry on the program and before February 28, 1939; most frequently there was only 1 change. One-fifth of the second and 2 percent of the third period borrowers had changed farms.

Table 18.--TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers receiving first standard loan between 3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
Full owner	801	15.0	14.5	11.9	18.7
Part owner 2/	221	4.2	2.2	3.5	7.3
Tenant	2,707	50.8	42.9	56.4	55.7
Cropper	511	9.6	12.4	9.4	6.2
Hired or unpaid farm laborer	405	7.6	7.5	9.2	6.3
Nonfarm	679	12.8	20.5	9.6	5.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,324		2,120	1,548	1,656
Number not reporting	307		230	51	26

1/ Tenure status is that held during major part of crop year before first standard RR loan.
2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each Area in the Region; a table showing the type and length of lease is available for 224 borrowers reporting; lease data out of the 3,439 borrowers who rented land.

One-fifth, 19 percent, of the borrowers owned all or part of the farm operated during the year before entry on RR. Fifty-one percent were tenants, about 10 percent were croppers, 7 percent were farm laborers, and 13 percent were not in agriculture during the major part of the crop year. The percentage of borrowers accepted who were owners increased from approximately 16 percent in the first and second periods to 26 percent in the third period. The percentage who were tenants increased from 43 to 56 percent. The percentage of borrowers who had been "nonfarm" decreased from 20 to 6 percent from the first to the third periods. The proportion who had been farm laborers was largest among the second period group - 9 percent.

Farmers Administrative Use Only
Region VIII

Table 19.--TENURE STATUS YEAR BEFORE FIRST: Number and percentage of borrowers classified by tenure status during year before first standard FH loan, by area 1/

Tenure status year before first standard loan	Total borrowers		Borrower's area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black	South Texas	North Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Full owner	801	15.0	12.5	10.0	20.4	12.0	26.5	15.3
Part owner 2/	221	4.2	5.9	2.9	4.5	3.2	9.5	3.2
Tenant	2707	50.8	56.6	53.2	45.7	54.9	46.1	46.[illegible]
Cropper	511	9.6	7.2	11.1	11.9	9.6	3.6	7.[illegible]
Hired or unpaid farm laborer	405	7.6	10.7	14.9	2.2	3.4	2.5	7.6
Nonfarm	679	12.8	7.1	7.9	15.3	16.9	11.4	18.5
Total	[illegible]	[illegible]	100.0	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Other tenants	344		756	1306	1294	904	[illegible]	[illegible]
Number not reporting	307		9	29	115	47	73	34

1/Tenure status is that held during major part of crop year before first standard FH loan.
2/A part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 224 borrowers reporting lease data out of the 3,439 borrowers who rented land.

Owners were most frequent in South Texas, where 26 percent of the borrowers owned all or part of the farm operated during the year before the first standard loan as compared to 13 percent in Eastern Oklahoma which had the smallest proportion of owners. The proportion of tenants varied from about 46 percent in East Texas and South Texas to 57 percent in Western Oklahoma. East Texas and Eastern Oklahoma had the largest percentage of croppers. Borrowers who had been farm laborers were most frequently found in Eastern Oklahoma and least often in East Texas. Almost one-fifth of the East Texas borrowers had not been associated with farm operations the year before the first loan as compared to the other extreme of 7 percent in Western Oklahoma.

Table 30.--TENURE STATUS LAST RR RECORD: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Tenure status during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Full owner	379	13.8	14.4	11.5	14.5
Part owner 2/	188	7.0	6.3	7.6	8.8
Tenant	2,088	77.4	77.2	79.5	76.0
Cropper	48	1.8	2.1	1.4	0.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,697		1,721	556	420
Number not reporting 3/	73		5	38	20

1/ Tenure status is that held during major part of last crop year of record.
2/ A part owner rents part and owns part of the farm operated.
3/ May include an occasional borrowers with other than farm-operator status but exclusive 2,861 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 2,153 borrowers reporting lease data out of the 2,324 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

One-fifth, 21 percent, of the borrowers were owners during the last crop year for which a record was available after entry on the RR program; 77 percent were tenants and less than 2 percent were croppers. The proportion of owners was slightly larger for the borrowers who had been on the program 3 years than for those on the program 1 or 2 years.

Table 21.-TENURE STATUS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard RR program 1/

Tenure status year before first standard loan	Total borrowers	Borrowers by tenure status during last year of record after entry on RR: Full owner	Part owner 2/	Tenant	Cropper	Unknown 3/
	Number	Number	Number	Number	Number	Number
Full owner	365	299	53	9	---	4
Part owner 2/	85	6	74	4	---	1
Tenant	1,348	22	18	1,266	3	39
Cropper	270	2	1	240	22	5
Hired or unpaid farm laborer	192	1	3	174	8	6
Nonfarm	350	20	19	301	12	12
Unknown	160	12	2	114	3	6
Total 4/	2,770	362	168	2,088	48	73

1/ Tenure status is that held during a part of crop year.
2/ A part owner rents part and owns part of the farm operated.
3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.
4/ Inclusive of 2,861 borrowers with no record after entry on RR.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Most of the borrowers who had been owners, "croppers," or farm laborers before RR became tenants. The shifts in status were not marked for other tenure groups. Thirteen of the 450 owners and part owners were known to have dropped to a tenant status, while 40 of the 1,348 who had been tenants had changed to an owner status.

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Region VIII

Table 22.- TENURE STATUS that [illegible] in [illegible] of [illegible] in HOUSEHOLD: Number of borrowers classified by tenure status during year before first standard RR loan and by number of male youths (northern) aged 18 to 24 in household at time of first standard RR loan 1/

Tenure status year before first standard loan	Total borrowers	Number of male youths aged 18 to 24				
		0	1	2	3 or more	Unknown
	Number	Number	Number	Number	Number	Number
Full owner	801	490	162	25	11	113
Part owner 2/	221	137	44	5	10	25
Tenant	2,707	1,948	608	108	29	114
Cropper	511	366	71	16	2	56
Hired or unpaid farm laborer	405	349	37	3	2	15
Nonfarm	379	535	85	11	—	70
Unknown	307	202	22	8	5	82
Total	5,631	3,924	824	207	57	619

1/ Tenure status is that held during major part of crop year.
2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for (a) each Area in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each Area by each of the 3 periods of first standard loan.

A larger proportion of owners than of any other group had male youths in their households.

Table 23.--SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

Acres in farm year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than 20	187	4.9	9.2	3.6	1.6
20 to 49	767	20.3	32.3	16.4	10.6
50 to 99	1,187	31.4	32.8	35.5	26.4
100 to 174	1,045	27.7	18.9	30.7	34.5
175 to 259	306	8.1	4.0	8.0	12.6
260 to 499	222	5.9	2.2	5.0	10.6
500 to 999	52	1.4	0.5	0.8	2.8
1,000 and over	12	0.3	0.1	---	0.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	3,778		1,385	1,114	1,279
Number not reporting	753		364	190	199
Median acres in farm	89		63	92	125

1/ Exclusive of 1,100 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each Area in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 89 acres, being 63 acres for the first period, 92 acres for the second , and 125 acres for the third period borrowers. One-fourth of all farms were under 50 acres; almost one-third, 31 percent, were 50 to 99 acres; 28 percent were 100 to 174 acres, and 16 percent were 175 acres and over in size.

Table 24.- SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by Areas 1/

Acres in farm year before first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan					
			Western Oklahoma	Central Oklahoma	East Texas	Texas Black Prairie	South Texas Timber	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Less than 20	187	4.9	1.6	3.5	7.2	6.5	8.6	3.5
20 to 49	767	20.3	5.3	21.3	35.5	19.8	21.9	6.6
50 to 99	1,187	31.4	13.9	41.0	34.8	37.0	27.4	20.8
100 to 174	1,045	27.7	47.1	26.7	16.1	25.6	23.6	34.8
175 to 249	306	8.1	13.2	5.2	4.4	7.0	11.6	15.3
250 to 499	222	5.9	16.4	2.6	1.4	3.4	5.6	12.5
500 to 999	52	1.4	2.1	0.6	0.5	0.7	0.9	5.0
1,000 and over	12	0.3	0.4	0.1	0.1	—	0.4	1.5
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	3,778		568	948	975	597	233	457
Number not reporting	753		46	144	200	161	94	108
Median acres in farm	89		146	82	60	82	86	1[illegible]

1/ Exclusive of 1,100 borrowers reporting no farm during crop year before first standard RR loan.

Farms of Western Oklahoma borrowers before acceptance average about 2½ times larger than those of East Texas, these two Areas representing the extremes in median size of farm with 146 and 60 acres, respectively. More than two-fifths, 43 percent, of the East Texas borrowers had been operating farms under 50 acres in size as compared with the other extreme of only 7 percent of the Western Oklahoma borrowers.

Table 25.--SIZE OF FARM LAST YEAR RECORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in farm during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 20 1/	42	1.7	1.6	2.1	1.8
20 to 49	389	15.9	13.5	11.2	11.8
50 to 99	894	36.6	35.2	38.8	38.9
100 to 174	810	33.1	31.2	36.9	35.9
175 to 259	161	6.6	7.4	4.8	5.5
260 to 499	121	4.9	4.7	5.0	5.8
500 to 999	25	1.0	1.2	1.2	—
1,000 and over	4	0.2	0.2	—	0.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,446		1,531	517	398
Number not reporting 2/	324		195	77	52
Median acres in farm	94		92	97	97

1/ May include an occasional borrower reporting no farm.
2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

The median size of farm in the last year of record was 94 acres. The median was 92 acres for the borrowers on the program 1 year and 97 acres for those on 2 and for those on 3 years. Eighteen percent of all farms were under 50 acres, 37 percent were 50 to 99 acres, one-third, 33 percent, 100 to 174 acres, and close to 13 percent were 175 acres and over in size.

[illegible] number of borrowers classified by acres in farm [illegible] during last year of record after entry on standard RR [illegible]

[illegible]	Total	[illegible]	[illegible]	[illegible]	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown
Less than 20	79	—	19	28	22	9	—	—	—	—	10
20 to 49	384	—	5	103	163	67	6	4	—	—	51
50 to 99	642	1	1	52	335	154	15	17	4	—	63
100 to 174	484	5	—	12	93	287	31	17	1	1	36
175 to 259	110	2	—	3	14	20	50	13	—	1	6
260 to 499	81	—	—	1	11	13	7	39	3	—	8
500 to 999	12	—	—	—	[illegible]	[illegible]	1	[illegible]	9	—	1
1,000 and over	1	—	—	—	—	—	—	—	1	—	—
Unknown	266	1	[illegible]	62	78	67	24	12	3	1	85
Total 1/	2,770	10	27	359	891	610	161	122	25	2	324

1/ [illegible] after entry on the program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2 or 3) after first [illegible] year.

This table shows the tendency for borrowers with farms of less than 100 acres before acceptance to [illegible] larger farms after entry on the program [illegible] during the year [illegible]. Of the 1,[illegible] in this class who had farms both before and after entry on RR and whose size of farm was known both times, [illegible] had farms in a smaller and [illegible] in a larger size group after coming on the program. Among borrowers with farms of 100 acres or more the reverse trend was in evidence as 184 of the 637 borrowers in this category [illegible] farms in a smaller and [illegible] in a larger size group after coming on the program.

Table 27.--ACRES IN CROPS YEAR BEFORE FIRST RR LOAN: Number and percentage of borrowers classified by acres in crops during year before first standard RR loan 1/

Acres in crops during year before first standard loan	Total borrowers	
	Number	Percent
Less than 10	132	3.1
10 to 19	449	10.5
20 to 29	674	15.7
30 to 59	1,562	36.4
60 to 99	797	18.6
100 to 149	411	9.6
150 to 199	133	3.1
200 to 399	121	2.8
400 to 599	10	0.2
600 and over	2	*
Total reporting	4,291	100.0
Number not reporting	220	
Median acres in crops	47	

* Less than 0.05 percent.

1/ Exclusive of 1120 borrowers reporting no land in crops during crop year before first standard RR loan.

The median number of acres in crops during the year before the first loan was 47. Less than one third, 29 percent, of the borrowers had less than 30 acres; more than one third, over 36 percent, had from 30 to 59 acres, and about one-third, 34 percent, had 60 acres or more in crops.

For Administrative Use Only
Region VIII

Table 28.-ACRES IN CROPS LAST RR RECORD: Number and percentage of borrowers classified by acres in crops during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in crops during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 10 1/	30	1.1	0.9	1.2	1.8
10 to 19	121	4.4	4.4	3.9	4.9
20 to 29	438	15.9	16.8	14.0	19.5
30 to 59	1,326	48.1	47.2	50.3	48.8
60 to 99	522	19.3	19.4	19.6	17.5
100 to 149	219	7.9	8.6	7.6	5.8
150 to 199	48	1.7	1.5	2.4	1.8
200 to 399	41	1.5	1.7	1.0	1.1
400 to 599	3	0.1	0.2	---	---
600 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,753		1,720	591	447
Number not reporting 2/	12		6	3	3
Median acres in crops	48		48	48	46

1/ May include an occasional borrower reporting no land in crops.
2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

The median number of acres in crops after entry on RR was 48. Borrowers on the program 1 and 2 years at the time of their last record had the same median, 48 acres, while the median for those on the program 3 years was 2 acres less or 46 acres. About one-fifth, 21 percent, of all the borrowers had less than 30 acres in crops; 48 percent had from 30 to 59 acres, and between 30 and 31 percent had 60 acres or more.

Table 29.--ACRES IN CROPS YEAR BEFORE FSA AND LAST RR WORKER: Number of borrowers classified by acres in crops during year before first standard loan and during last year of record after entry on standard RR program

Acres in crops during year before first standard loan	Total borrowers	Acres in crops during last year of record after entry on RR program												
		0 1/	Less than 10	10 to 19	20 to 29	30 to 59	60 to 99	100 to 149	150 to 199	200 to 299	300 to 399	400 to 599	600 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
0 1/	558	8	3	16	92	282	106	37	6	5	---	---	3	
Less than 10	61	---	5	11	18	24	3	---	---	---	---	---	---	
10 to 19	225	---	1	40	89	80	13	2	---	---	---	---	---	
20 to 29	369	1	---	22	133	191	18	2	1	---	---	---	1	
30 to 59	821	2	---	11	73	512	132	22	4	---	---	---	5	
60 to 99	370	3	---	1	9	114	187	47	7	2	---	---	---	
100 to 149	177	2	---	1	---	12	54	85	13	8	---	---	2	
150 to 199	42	---	---	1	1	4	5	16	10	5	---	---	---	
200 to 399	35	---	---	---	1	---	5	3	5	19	2	---	---	
400 to 599	2	---	---	---	---	---	---	---	1	1	---	---	---	
600 and over	1	---	---	---	---	---	---	---	---	---	1	---	---	
Unknown	109	1	4	18	22	47	9	5	1	1	---	---	1	
Total 2/	2,770	17	11	124	438	1,348	532	219	48	41	3	---	12	

1/ Includes borrowers with no farms and borrowers with farms but with no land in crops.
2/ Exclusive of 2,361 borrowers with no record after entry on RR program.

NOTE: Comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows the changes for borrowers with less than 60 acres in crops before assistance to 0 to 59 acres in crops the last year of record if they made adjustments, but for borrowers with 60 acres or more in crops the borrowers may for less than a year if the other one was made. [illegible]

Table 30.--GARDEN YEAR BEFORE RR: Number and percentage of borrowers classified by garden or crop production for home use during year before first standard RR loan 1/

Garden or crop production for home use year before first standard loan	Total borrowers	
	Number	Percent
No garden and no crop production for home use	2,[illegible]	51.9
Garden	1,670	35.1
No garden, but crop production for home use	525	10.9
Total reporting	4,9[illegible]	100.2
Number not reporting	728	

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

Fifty-one percent of the borrowers were reported as having neither a garden nor crops which could be used for food. Only 38 percent had a garden and 11 percent had no garden but did grow crops which might be used for food by the family. The fact that one-fifth, 20 percent, of the borrowers had not been operating a farm the major part of the crop year before the first loan may help to explain why such a large proportion of borrowers had neither a garden nor crop production for home use.

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Region VIII

Table 31.-GARDEN LAST RR RECORD: Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Garden or crop production for home use during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No garden and no crop production for home use	558	22.6	22.6	23.1	21.5
Garden	1,571	63.5	62.3	66.9	63.1
No garden, but crop production for home use	344	13.9	14.9	10.0	15.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,473		1,543	540	390
Number not reporting 2/	297		233	54	60

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.
2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Only 23 percent of the borrowers reported no garden and no crop production for home use during the last year of record after acceptance on RR. Almost two-thirds, 64 percent, reported a garden and 14 percent, while not reporting a garden, did grow crops which could be used for food by the family. The length of time on the program seemed to have little influence upon the proportion of borrowers with and without gardens.

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Region VIII

Table 32.--GARDEN YEAR BEFORE OR AND LAST YEAR RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

Garden or crop production for home use year before first standard loan	Total borrowers	Borrowers by garden or crop production for home use during last year of record after entry on RR: No garden and no crop production for home use	Garden	No garden, but crop production for home use	Unknown
	Number	Number	Number	Number	Number
No garden and no crop production for home use	1,197	330	628	95	144
Garden	951	134	657	85	75
No garden, but crop production for home use	309	24	126	108	11
Unknown	353	74	160	56	63
Total 2/	2,770	558	1,571	344	297

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.
2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Although some who had gardens at the time of the first loan had none at the time of the last record and 28 percent of those who previously had neither gardens nor crops which could be used for food by the family still were reported in the same situation at the time of the last record, the general tendency was an increase in the proportion of borrowers producing food for family use.

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Region VII

Tables 33, 34, and 35

The median cash receipts during the year before the first standard loan increased 18 percent between the first and third periods, from $190 to $230. The median was $240 for all periods combined. There was a decrease in the proportion of borrowers with cash receipts of less than $250, from 43 percent in the first period to 22 percent in the second and to 6 percent in the third period. There was an increase in the percentage of borrowers with cash receipts of $600 or more, from 7 percent in the first period to 16 and 18 percent in the second and third periods, respectively.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of $37. The median change for borrowers on the program 1 year was a decrease of $3 but was an increase of $102 and $203 for those on the program 2 and 3 years, respectively. However, 42 percent reported their cash receipts were less during the last year of record than before entry on RC. Such a decrease was reported by 51 percent of those who had been on the program 1 year at the time of the last record, 38 percent of those who had been on 2 years, and 25 percent of those who had been on 3 years. The borrowers with 3-year record ending approximately between 6/1/58 and 8/31/59 were the only group with a median change which was a decrease; 56 percent of this group reported a decrease in receipts.

Nine percent had a decrease of $250 or more but 15 percent had an increase of $500 or over. Such a decrease was reported by 11, 4, and 6 percent of the borrowers on the program 1, 2, and 3 years, respectively, while the $500 or more gain in cash receipts was reported by 10, 25, and 23 percent of those on RC 1, 2, and 3 years, respectively, at the time of the last record.

Table 35 shows that the larger the amount of the cash receipts before the first standard loan, the larger is the proportion of borrowers who had a decrease in cash receipts after entry on the RC program. The median change for borrowers with receipts of less than $250 the year before acceptance was an increase in cash receipts during the last year of record; above $250 the median change was a decrease in cash receipts during the last year of record.

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Region VIII

Table 33. -CASH RECEIPTS YEAR BEFORE FIRST STANDARD LOAN: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard FF loan, by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	393	7.5	13.3	6.1	3.3
$1 to $124	928	17.7	29.3	16.2	4.7
$125 to $249	1,411	27.1	30.6	31.9	17.9
$250 to $374	920	17.6	13.7	20.2	20.1
$375 to $499	492	9.4	5.7	9.9	13.6
$500 to $749	516	9.9	4.7	9.4	13.5
$750 to $999	243	4.6	1.6	2.7	7.9
$1,000 to $1,499	185	3.5	1.1	2.2	7.9
$1,500 to $1,999	63	1.2	0.1	0.5	3.2
$2,000 to $2,499	43	0.8	*	0.5	1.1
$2,500 and over	35	0.7	0.1	0.2	1.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,229		2,067	1,528	1,634
Number not reporting	402		263	71	48
Median cash receipts year before first standard loan	$240		$156	$233	$430

*Less than 0.05 percent.

Table 34.--CHANGE IN CASH RECEIPTS: Number and percentage of borrowers classified by change in cash receipts [illegible] from year before first [illegible] loan to specified last year of record after entry [illegible] standard RR program, by number of crop years after first loan

Change in cash receipts, [illegible]	All borrowers		Borrowers by number of crop years after first loan and specified last year of record 2/							
			1 ending between [illegible]			2 ending between [illegible]				5 and/or between [illegible]
	Number	Percent	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Percent
-$500 or more	82	3.3	4.2	2.0	1.0	6.5	1.5	[illegible]	1.9	2.2
-$499 to -$250	135	5.4	6.9	6.0	4.0	8.4	2.6	2.9	2.2	3.4
-$249 to -$125	277	11.1	11.5	17.1	9.0	13.7	6.6	[illegible]	5.6	3.9
-$124 to -$1	[illegible]	22.0	25.2	[illegible]	20.4	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$0 to $124	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$125 to $249	369	14.7	11.0	5.4	12.9	14.1	19.9	20.6	18.0	22.2
$250 to $374	165	6.6	4.4	2.7	5.4	5.6	10.3	7.7	13.1	10.0
$375 to $499	105	4.2	2.5	0.8	3.5	3.5	6.3	3.3	10.4	7.1
$500 to $999	92	3.7	2.5	1.0	3.0	3.2	6.8	[illegible]	10.1	[illegible]
$1,000 to $1,999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$2,000 and over	1	*	0.1	---	---	0.1	---	---	---	---
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	410
Number not reporting 1/	[illegible]		[illegible]	[illegible]	18	11	[illegible]	[illegible]	[illegible]	[illegible]
Average change in cash receipts	[illegible]		[illegible]	[illegible]	$47	$7	$108	[illegible]	[illegible]	$107

* Less than 0.05 percent.

1/ Exclusive of 2,001 borrowers with no record after entry on RR program.

2/ [illegible]

[illegible]

[illegible] 33.--CASH RECEIPTS YEAR BEFORE RR AND CHANGE IN CASH RECEIPTS. Number of borrowers classified by cash receipts during year before first standard loan and by change in cash receipts, excluding loans from year before first standard loan to last year of record after entry on standard RR program

Cash receipts year before first standard loan	Total borrowers	Borrowers by change in cash receipts, excluding loans: -$500 or more	-$250 to -$499	-$125 to -$249	-$1 to -$124	$0 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	226	---	---	---	---	80	62	34	18	17	7	---	8
$1 to $124	522	---	---	---	123	243	96	39	18	16	1	---	[illegible]
$125 to $249	753	---	---	72	226	227	117	61	30	20	4	---	17
$250 to $374	450	---	17	94	115	95	58	24	22	20	1	---	4
$375 to $499	223	---	22	62	[illegible]	35	15	7	8	10	1	---	3
$500 to $749	200	10	56	42	26	27	15	10	8	6	1	---	2
$750 to $999	70	18	23	5	10	4	6	---	---	1	2	---	1
$1,000 to $1,499	46	25	8	2	1	1	2	1	---	1	2	---	3
$1,500 to $1,999	15	13	1	---	---	---	---	---	1	---	---	---	---
$2,000 to $2,499	11	4	1	1	---	---	---	---	---	1	---	---	---
$2,500 and over	11	8	1	---	---	---	---	---	---	---	1	1	---
Unknown	216	---	---	---	---	---	---	---	---	---	---	---	216
Total 1/	3,720	[illegible]	189	[illegible]	551	700	389	166	105	92	20	1	[illegible]

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Tables 36, 37, 38, and 39

The median cash receipts derived from the farm during the year before entry on RR was $224 for those borrowers who had such farm receipts. Nearly half, 46 percent, received less than $200 from their farm. One-fifth had farm receipts of $500 or more. These data exclude all those with no farm receipts the year before because most of such borrowers had not been farm operators during this time.

For an analysis of change in farm receipts, table 38 rather than table 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and thus must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median increase of $22. The median changes for those on the program 1, 2, and 3 years were a decrease of $14 and increases of $71 and $68, respectively. However, 45 percent had less farm receipts in their last year of record than before coming on the RR program. Fifty-three percent of the borrowers on the program 1 year reported decreases in farm receipts as compared to 31 percent of the borrowers on the program 2 and 3 years. Ten percent had a decrease of $250 or more and 13 percent had an increase of $250 or more. The $250 or more decrease was reported by 12, 5, and 7 percent of those on the program 1, 2, and 3 years, respectively, while the $250 or more gain was reported by 9, 22, and 16 percent of those on the program a comparable length of time.

The borrowers who had no farm receipts the year before the first loan had a median of $131 for the last year of record after entry on RR according to the data in table 39. This same table shows the tendency of borrowers who previously had relatively large farm receipts to report a decrease in such receipts after entry on RR.

Table 36.--FARM RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash farm receipts during year before first standard RR loan 1/

Cash farm receipts year before first standard loan	Total borrowers	
	Number	Percent
$1 to $99	915	21.8
$100 to $199	1,021	24.3
$200 to $299	656	15.7
$300 to $399	439	10.5
$400 to $499	303	7.2
$500 to $749	411	9.8
$750 to $999	178	4.3
$1,000 to $1,499	153	3.7
$1,500 to $1,999	49	1.2
$2,000 and over	61	1.5
Total reporting	4,186	100.0
Number not reporting	329	
Median cash farm receipts	$224	

1/ Exclusive of 1,116 borrowers reporting no cash farm receipts during year before first standard RR loan.

[illegible]
Region VIII

Table [illegible]: Number and percentage of borrowers classified by change in cash farm receipts from year before first emergency loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Total borrowers		Borrowers by number of crop years after first loan and by specified last year of record 2/							
			1 ending between				2 ending between		3 ending between	
				8/31/37	8/31/38	8/31/39		8/31/38	8/31/39	8/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$500 or more	78	3.0	3.2	1.6	1.0	6.3	0.9	1.2	0.7	2.4
-$499 to -$250	116	4.5	5.5	4.6	3.0	6.8	2.5	2.9	2.2	3.6
-$249 to -$125	219	8.6	10.6	11.6	4.0	11.6	5.5	7.2	3.7	5.0
-$124 to -$0	494	19.4	21.8	20.2	21.5	15.2	14.4	19.1	9.5	14.4
$0 to $124	855	33.5	33.9	39.9	44.5	26.8	33.0	38.0	28.3	32.1
$125 to $249	399	15.6	15.7	7.7	15.0	18.6	17.5	15.9	19.0	20.4
$250 to $374	192	7.5	5.0	3.3	5.0	8.3	12.2	9.7	14.7	11.5
$375 to $499	100	3.9	3.0	0.7	5.0	4.4	5.6	1.8	9.5	5.0
$500 to $749	77	3.0	1.6	0.2	1.5	3.2	6.2	1.9	10.6	3.8
$750 to $999	16	0.6	0.4	0.2	0.5	0.5	1.1	1.1	1.1	1.0
$1,000 and over	18	0.7	0.5	0.3	1.0	0.5	1.1	1.4	0.7	1.0
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,552		1,586	611	200	775	550	277	273	416
Number not reporting 1/	218		140	100	18	22	44	24	20	34
Median change in cash farm receipts	$56		$21	$6	$58	$47	$101	$65	$162	$96

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

2/ Dates of specified last years of record are only approximate; in Region VIII the beginning dates of the crop year varied by counties and ranged from August 1 to January 1.

Table 38. CHANGE IN FARM RECEIPTS: Number and percentage of borrowers having cash farm receipts during year before first standard FR loan, classified by change in cash farm receipts from year before first standard loan to first year of record after entry on standard FR program, by number of crop years after first loan

Change in cash farm receipts	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-$500 or more	76	3.8	4.0	1.2	2.9
-$499 to -$250	146	7.8	7.0	3.4	6.4
-$249 to -$125	219	11.0	13.6	7.2	6.1
-$124 to -$1	484	24.2	27.5	19.0	17.7
$0 to $124	501	25.1	25.5	24.0	24.1
$125 to $249	259	13.0	11.5	13.5	17.5
$250 to $374	120	6.0	4.2	9.2	6.8
$375 to $499	30	1.5	2.5	6.0	4.1
$500 to $749	49	2.5	1.7	5.3	1.8
$750 to $999	10	0.5	0.3	0.7	0.9
$1,000 and over	11	0.6	0.5	0.5	0.9
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	1,996		[illegible]	415	342
Number not reporting 1/	193		123	42	33
Median change in cash farm receipts	$22		$24	$71	$62

1/ Exclusive of 2561 borrowers with no record after entry on FR program and exclusive of 576 borrowers with a record who have no cash farm receipts during year before first standard FR loan.

Table 40.-FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by period of first standard loan 1/

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than 10	94	2.3	1.7	2.9	2.3
10 to 19.9	96	2.3	1.7	3.6	1.9
20 to 29.9	89	2.1	1.9	3.0	1.6
30 to 39.9	111	2.7	2.0	3.6	2.6
40 to 49.9	156	3.7	2.7	4.4	4.2
50 to 59.9	157	3.8	2.5	5.3	3.8
60 to 69.9	200	4.8	3.4	6.6	4.8
70 to 79.9	259	6.2	3.7	6.2	8.8
80 to 89.9	381	9.1	5.1	10.4	12.2
90 to 100	2,624	63.0	75.3	64.0	57.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	4,167		1,489	1,198	1,470
Number not reporting	348		233	73	42

1/ Exclusive of 1,116 borrowers reporting no cash farm receipts during year before first standard loan.

Half or more of the total cash receipts were derived from the farm during the year before the first loan for 87 percent of the borrowers who had any farm receipts; the corresponding percentages were 90, 82, and 87 for the first, second, and third period borrowers, respectively. At least 9 dollars out of every 10 received came from the farm for almost two-thirds, 63 percent, of the borrowers.

Table 41.-FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS LAST RR PROGRAM: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program, by number of crop years after first loan

Cash farm receipts as percentage of total cash receipts during last year of redord after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No farm receipts	58	2.2	3.1	0.7	0.5
Less than 10	26	1.0	1.2	1.0	---
10 to 19.9	31	1.2	1.6	0.3	0.7
20 to 29.9	43	1.6	2.0	0.5	1.6
30 to 39.9	61	2.3	2.5	2.1	1.6
40 to 49.9	89	3.3	3.1	3.6	3.6
50 to 59.9	128	4.8	4.8	5.9	3.2
60 to 69.9	170	6.3	5.6	6.0	9.2
70 to 79.9	235	8.7	7.3	11.4	10.8
80 to 89.9	315	11.6	9.1	16.4	15.3
90 to 100	1,536	57.0	59.7	52.1	53.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,692		1,668	580	444
Number not reporting 1/	78		58	14	6

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 88 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 86, 92, and 92 percent, respectively. Ninety percent or more of the receipts were from the farm for 57 percent of the borrowers. The group of borrowers on the program 2 years had the smallest proportion depending almost exclusively upon the farm as a source of cash receipts.

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TABLE 41.--FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by cash farm receipts as a percentage of total cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers	No farm receipts	Less than 10	10 to 19.9	20 to 29.9	30 to 39.9	40 to 49.9	50 to 59.9	60 to 69.9	70 to 79.9	80 to 89.9	90 to 100	Unknown
	Borrowers by cash farm receipts as percentage of total cash receipts during last year of record after entry on RR												
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
No farm receipts	576	24	16	10	15	20	19	27	48	42	50	285	22
Less than 10	38	4	---	1	4	---	2	---	3	2	6	15	1
10 to 19.9	44	---	---	2	---	4	1	3	3	3	10	17	1
20 to 29.9	42	2	---	---	2	---	1	7	1	6	1	22	---
30 to 39.9	43	2	---	3	1	2	1	2	4	5	10	15	---
40 to 49.9	65	1	1	1	4	4	6	6	4	9	10	15	4
50 to 59.9	75	2	1	1	1	4	3	9	5	11	9	29	---
60 to 69.9	87	1	---	2	---	4	3	6	12	10	18	31	---
70 to 79.9	116	1	---	---	---	2	5	10	12	15	11	61	1
80 to 89.9	151	1	2	2	2	3	4	11	10	16	27	72	1
90 to 100	1,349	14	5	8	13	17	36	40	61	104	146	872	33
Unknown	182	6	1	3	2	1	8	7	7	12	17	104	15
Total 1/	2,770	58	26	31	43	61	89	128	170	235	315	1,536	78

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows the tendency for borrowers who had a small percentage of their receipts derived from the farm during the year before the first loan to increase their relative dependence upon the farm as a source [illegible] of record after entry on RR. However, one-third of those who depended almost

Table 45.--TOTAL CASH RECEIPTS AND CASH RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE 1934: Number of borrowers classified by cash receipts, excluding loans, and by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan

Cash receipts year before first standard loan	Total borrowers	Cash farm receipts as percentage of total cash receipts year before first standard loan: No farm receipts	Less than 10	10 to 19.9	20 to 29.9	30 to 39.9	40 to 49.9	50 to 59.9	60 to 69.9	70 to 79.9	80 to 89.9	90 to 100	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	393	393	---	---	---	---	---	---	---	---	---	---	---
$1 to $124	926	148	10	23	22	18	22	29	24	31	25	551	1
$125 to $249	1,411	250	33	20	25	41	52	50	80	79	112	649	1
$250 to $374	920	151	25	24	20	21	33	31	42	53	90	441	
$375 to $499	492	35	7	9	8	11	17	17	17	30	51	290	---
$500 to $749	516	39	8	6	7	9	19	18	16	20	46	321	
$750 to $999	243	6	5	4	4	6	9	6	6	22	27	148	---
$1,000 to $1,499	185	11	1	2	1	3	3	4	10	8	15	126	
$1,500 to $1,999	63	---	1	1	2	1	1	3	4	7	4	39	---
$2,000 to $2,499	43	---	1	1	---	---	---	2	---	2	4	33	---
$2,500 and over	35	---	---	---	---	1	---	---	2	2	5	25	---
Unknown	402	103	---	---	---	---	---	---	---	---	---	---	29
Total	5,631	1,116	94	96	89	111	156	157	200	260	381	2,623	34

Note: A comparable table is also available for each of the 3 periods of first standard loan.

The total cash receipts of borrowers who had no farm receipts during the year before the first loan tended to be less than the receipts of those borrowers who derived the majority of their receipts from their farm.

Table 44.-NET CASH INCOME YEAR BEFORE RR: Number and percentage of borrowers classified by net cash income during year before first standard RR loan 1/

Net cash income year before first standard loan	Total borrowers	
	Number	Percent
-$500 and over	---	---
-$499 to -$1	4	0.7
$0	4	0.7
$1 to $99	28	4.9
$100 to $199	94	16.5
$200 to $299	119	20.8
$300 to $399	86	15.1
$400 to $499	62	10.9
$500 to $749	79	13.9
$750 to $999	49	8.6
$1,000 and over	45	7.9
Total reporting	570	100.0
Number not reporting	5,061	
Median net cash income year before first standard loan	$342	

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

Data on net cash income during the year before the first loan were available for only 10 percent of the borrowers. The median net cash income for those reporting was $342.

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Region VIII

Table 45.-NET CASH INCOME LAST YR RECORD: Number and percentage of borrowers classified by net cash income during last year of record after entry on standard RR program, by Areas 1/

Net cash income during last year of record after entry on RR	Total borrowers		Borrower's Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black.	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$500 and over	---	---	---	---	---	---	---	---
-$499 to -$1	39	3.1	1.0	0.4	2.3	1.6	14.3	5.3
$0	10	0.8	---	---	2.3	---	2.0	---
$1 to $99	180	14.3	2.9	5.5	24.0	14.6	13.3	14.8
$100 to $199	315	25.0	11.4	24.7	32.1	23.9	22.4	23.0
$200 to $299	256	20.3	21.9	24.7	18.5	23.5	20.4	13.4
$300 to $399	196	15.6	23.7	23.0	11.8	12.6	10.2	14.4
$400 to $499	108	8.[illegible]	16.2	11.0	4.3	7.7	8.2	10.0
$500 to $749	107	8.[illegible]	18.1	7.1	3.5	11.7	3.1	12.4
$750 to $999	27	2.1	1.9	2.4	0.6	2.8	2.0	3.8
$1,000 and over	22	[illegible].7	2.9	1.2	0.6	1.6	4.1	2.9
Total	XXX	1[illegible]2.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	1,2[illegible]		105	255	346	247	98	209
Number not reporting 2/	1,[illegible]0		196	395	441	253	7[illegible]	154
Median net cash income last year of record	$2[illegible]		$354	$279	$167	$242	$19[illegible]	$252

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.
2/ Exclusive of 2661 borrowers with no record after entry on RR program.

Data on net cash income during the last year of record were available for only 45 percent of the borrowers who reported other types of information. Of the borrowers who did report, 3 percent had insufficient receipts to cover farm operating expenses; 60 percent more had less than $300 net cash income. Only 12 percent had a net income of $500 or more. The median was $234 for the borrowers reporting. East Texas made the poorest showing as indicated by the medians, but South Texas had the largest percentage of borrowers who failed to meet farm operating expenses out of current income. Oklahoma borrowers had the most satisfactory net incomes, $354 and $279 for Western and Eastern Oklahoma borrowers, respectively.

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Region VIII

Tables 46, 47, 48, and 49

Some major farm source or combination of farm sources supplied more than half of the cash receipts for 70 percent of all borrowers during the year before the first loan. Farm sources were most important for third period borrowers, the percentages for first, second, and third period borrowers being 66, 66, and 79, respectively. Off-farm work, the second most important major source, was of varying importance from period to period, being the major source for 19, 24, and 18 percent of the borrowers in the 3 respective periods. Crop sales was the most important single source for the total, 49 percent, and in all of the periods, though of decreasing importance from period to period. The increasing importance of livestock and produce is shown by the increase from 6 percent for first period borrowers to 12 percent for second, and 20 percent for third period borrowers.

During the year before the first loan, some farm source was the major source for 78 percent of the borrowers in East Texas and 75 percent in the Texas Blackland; at the other extreme, 58 percent of the borrowers in Eastern Oklahoma derived more than half of their income from some farm source. Crop sales were much more and livestock sales much less important for East Texas and Texas Blackland borrowers than for the others. Off-farm work was almost twice as important for Eastern Oklahoma as it was for any other Area; in fact, in Eastern Oklahoma this source exceeded crop sales in importance as the major source of receipts. Western Oklahoma had the largest proportion of borrowers who depended primarily upon livestock, 21 percent.

After entry on RR, a farm source was most important for 89 percent of the borrowers; a farm source predominated for 87, 92, and 92 percent of the borrowers on the program 1, 2, and 3 years, respectively. Crops, 57 percent, a crops-livestock combination, 14 percent, and livestock, 13 percent, were the 3 most important sources. Off-farm work was the major source for only 6 percent, grants for 2 percent, and benefit payments for 1 percent of the borrowers. The percentage with crop sales as a major source decreased according to the length of time borrowers had been on the program at the time of their last record.

Table 49 shows there was some tendency, following entry on RR, to shift into more diversified sources of farm income as represented by a crops-livestock combination. Yet 42 percent of those with off-farm work as a major source the year before RR had shifted to crops as a major source during their last year of record and 68 percent of those who depended on crops before RR continued to do so after acceptance.

Table 46. -MAJOR SOURCE OF RECEIPTS YEAR BEFORE 1/: Number and percent of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans during year before first standard RR loan, by period of first standard loan

Major source of receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan during		
			7/1/35 - 2/28/37	3/1/37 - 2/28/38	3/1/38 - 7/31/40
	Number	Percent	Percent	Percent	Percent
Crop sales	1,555	49.0	57.1	45.2	[illegible]
Livestock and produce	632	12.1	6.2	12.0	18.7
Crop sales and livestock and produce 1/	380	7.3	2.2	6.4	14.4
Benefit payments	24	0.5	0.3	0.7	0.5
Other cash from farm	7	0.1	0.1	0.2	0.1
Farm receipts from all farm sources combined 2/	63	1.2	0.4	0.7	1.7
FSA grants	8	0.2	—	0.5	0.1
Off-farm work	1,036	20.0	15.2	23.5	21.7
Other nonfarm income 3/	72	1.4	1.2	1.8	1.2
No major source	39	0.7	0.2	1.3	0.2
No cash receipts	293	7.5	13.4	6.4	1.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,207		2,055	1,515	1,637
Number not reporting	422		299	84	39

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

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Region VIII

Table 47.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by Areas

Major source of receipts year before first standard loan	Total borrowers		Borrower's Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black.	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Crop sales	2,555	49.0	33.9	29.8	69.6	59.6	54.3	48.8
Livestock and produce	632	12.1	21.1	17.3	3.9	7.7	13.9	12.7
Crop sales and livestock and produce 1/	380	7.3	14.7	8.7	3.5	6.2	3.0	7.2
Benefit payments	24	0.5	1.5	0.2	0.2	0.3	0.3	0.4
Other cash from farm	7	0.1	0.6	0.1	—	0.1	0.3	—
Farm receipts from all farm sources combined 2/	63	1.2	2.1	1.5	0.7	0.7	0.3	1.7
FSA grants	9	0.2	0.3	0.4	—	—	—	—
Off-farm work	1,036	20.0	19.8	35.9	11.1	10.3	12.8	20.3
Other nonfarm income 3/	72	1.4	1.0	2.7	0.7	1.0	1.7	0.9
No major source	39	0.7	1.4	1.5	0.3	0.3	—	0.7
No cash receipts	393	7.5	1.6	1.9	10.0	13.6	13.6	9.9
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,209		721	1,330	1,271	878	302	699
Number not reporting	422		23	57	136	71	77	58

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.
2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.
3/ Receipts from such sources as direct relief, soldier's bonus, etc.

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Region VIII

Table 48.-MAJOR SOURCE OF RECEIPTS LAST YR RECORD: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

Major source of receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year	2 years	3 years
Crop sales	1,539	56.4	56.0	51.4	47.4
Livestock and produce	354	13.1	13.0	14.6	13.2
Crop sales and livestock and produce 1/	378	14.0	11.[illegible]	17.5	20.5
Benefit payments	28	1.1	1.1	0.7	1.1
Other cash from farm	6	0.2	0.1	0.3	0.4
Farm receipts from all farm sources combined 2/	102	3.7	2.0	3.3	7.4
FSA grants	53	1.9	2.0	0.3	—
Off-farm work	161	5.9	5.8	6.2	6.0
Other nonfarm income 3/	26	1.0	1.1	0.7	0.2
No major source	41	1.5	1.8	1.0	1.9
No cash receipts	21	0.8	1.1	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,7[illegible]8		1,677	583	4[illegible]
Number not reporting 4/	[illegible]2		49	11	2

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.
2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.
3/ Receipts from such sources as direct relief, soldier's bonus, etc.
4/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Tenant standard loan (Rev.)

[illegible]

TABLE 49.- MAJOR SOURCES OF RECEIPTS THE YEARS IN AND LAST AR RECORD: Number of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard AR program

Major source year before standard loan	Borrowers by major source during last year of record after entry on AR													
	Total	Crop sales	Livestock and produce	Crop sales and livestock and produce 1/	Benefit payments	Other farm	Farm 2/	PSA grants	Off-farm work	Other nonfarm income 3/	No major source	No cash receipts	No income known
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Crop sales	1,419	945	107	174	16	2	54	13	55	4	15	6	23
Livestock and produce	216	49	93	44	3	1	6	4	8	3	2	—	1
Crop sales and livestock and produce 1/	120	45	23	35	1	—	9	4	8	—	5	—	—
Benefit payments	16	8	1	4	1	—	2	—	—	—	—	1	—
Other cash from farm	8	1	2	1	—	—	1	—	—	—	—	—	—
Farm receipts 2/	12	5	2	7	1	—	—	1	1	1	—	—	—
PSA grants	3	—	—	3	—	—	—	—	—	—	—	—	—
Off-farm work	473	186	82	69	8	—	16	23	54	2	12	4	11
Other nonfarm income 3/	22	10	4	3	—	—	3	1	—	5	1	—	1
No major source	17	4	3	4	—	—	1	—	8	1	—	—	—
No cash receipts	228	126	21	21	1	1	6	5	20	4	3	2	8
Unknown	219	141	14	13	—	2	4	2	13	4	3	8	15
Total 4/	2,770	1,569	394	376	28	8	101	53	161	26	41	21	62

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.
2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.
3/ Receipts from such sources as direct relief, soldier's bonus, etc.
4/ Exclusive of 2,861 borrowers with no record after entry on AR program.

[illegible] with borrowers classified by number of crop years (1, 2, or 3)

Table 50.-RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by period of first standard loan 1/

Receipts from off-farm work year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	2,895	56.9	69.8	51.0	46.6
$1 to $24	237	4.7	3.5	4.7	6.0
$25 to $49	279	5.5	3.7	6.6	6.7
$50 to $74	289	5.7	3.8	6.8	7.0
$75 to $99	197	3.9	2.9	5.7	3.4
$100 to $149	346	6.8	5.4	8.2	7.2
$150 to $199	233	4.6	3.6	5.3	5.2
$200 to $299	291	5.7	3.7	6.3	7.8
$300 to $399	150	3.0	2.2	3.0	3.8
$400 to $499	62	1.2	0.6	1.4	1.9
$500 and over	102	2.0	0.8	1.0	4.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,081		1,990	1,480	1,611
Number not reporting	550		360	119	71

1/ Receipts from non-farm work or from work done on farm, other than operated by the borrower, regardless of the member of the household by whom the work was done.

Note: A comparable table is also available for each area in the Region.

Fifty-seven percent of the borrowers had no receipts from off-farm work during the year before the first loan; this was true for 70, 51, and 47 percent of the first, second, and third period borrowers, respectively. Sixteen percent of all borrowers had receipts of $150 or more from this source. Twelve percent had $200 or more in receipts from off-farm work, with the proportion increasing from 7 percent in the first to 18 percent in the third period.

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Region VIII

Table 51.--RECEIPTS FROM OFF-FARM WORK [illegible] BEFORE RR: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by areas 1/

Receipts from off-farm work year before first standard loan	Total borrowers		Borrower's area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black.	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
$0	2,895	56.9	5[illegible]	37.0	67.3	70.7	75.7	55.3
$1 to $24	237	4.7	3[illegible]	4.2	6.4	4.7	2.7	4.7
$25 to $49	279	5.5	4.[illegible]	6.9	6.3	4.2	2.7	5.2
$50 to $74	289	5.7	6.4	7.6	5.9	4.3	1.7	4.3
$75 to $99	197	3.9	4.[illegible]	7.3	1.7	2.4	2.4	2.6
$100 to $149	346	6.8	8.[illegible]	10.5	[illegible]	[illegible]	3.[illegible]	6.4
$150 to $199	233	4.6	4.[illegible]	8.5	2.6	2.6	3.[illegible]	4.1
$200 to $299	291	5.7	6.[illegible]	10.6	2.3	2.9	2.4	5.3
$300 to $399	150	3.0	5.[illegible]	3.5	1.6	1.9	1.0	4.0
$400 to $499	62	1.2	1.[illegible]	1.9	0.2	0.4	1.4	2.4
$500 and over	102	2.0	3.[illegible]	2.0	1.[illegible]	1.4	2.4	2.7
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,281		715	1,303	1,244	851	293	675
Number not reporting	550		29	92	163	98	86	82

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower regardless of the member of the household by whom the work was done.

Income from off-farm work was most frequent in Oklahoma; 63 percent of the borrowers in Eastern and 48 percent of those in Western Oklahoma reported income from this source. The smallest percentages of borrowers with receipts from off-farm work before acceptance on RR were in South Texas and the Texas Blackland, being 24 and 29 percent, respectively, for these 2 areas. Twenty-six percent of the borrowers in Eastern and 21 percent of those in Western Oklahoma had receipts of $150 or more from this source as compared to 8 percent in East Texas and 9 percent in the Texas Blackland Area.

Table 52.-RECEIPTS FROM OFF-FARM WORK LAST RR RECORD: Number and percentage of borrowers classified by receipts from off-farm work during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Receipts from off-farm work during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
$0	1,386	51.9	57.8	46.3	37.9
$1 to $24	334	12.5	11.0	13.5	14.0
$25 to $49	321	12.0	10.1	14.1	16.4
$50 to $74	218	8.2	7.1	11.0	8.2
$75 to $99	112	4.2	3.8	4.7	4.9
$100 to $149	132	4.9	4.5	4.5	7.2
$150 to $199	62	2.3	1.9	2.4	3.6
$200 to $299	61	2.3	1.6	2.4	1.2
$300 to $399	35	1.6	0.7	1.8	1.8
$400 to $499	9	0.3	0.3	0.7	----
$500 and over	10	0.4	0.4	0.2	0.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,671		1,651	574	446
Number not reporting	99		75	20	4

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.
2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Fifty-two percent of the borrowers had no receipts from off-farm work during the last year of record after entry on RR; this was true for 58, 46, and 38 percent of those on the program 1, 2, and 3 years, respectively. Only 2 percent had receipts of $500 or more from this source during the last year of record. There was a slight tendency for the amount of receipts from off-farm work to increase with the length of time borrowers had been on the program.

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Region VIII

Table [illegible]—INCOME FROM OFF-FARM WORK DURING YEAR BEFORE FIRST AND LAST YR RECORD: Number of borrowers classified by receipts from off-farm work during year before first standard loan and during last year of record after entry on standard RR program 1/

Receipts from off-farm work during year before first standard loan	Total borrowers	Borrowers by receipts from off-farm work during last year of record after entry on RR: $0	$1 to $24	$25 to $49	$50 to $74	$75 to $99	$100 to $149	$150 to $199	$200 to $299	$300 to $399	$400 to $499	$500 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	1,530	873	176	148	90	48	67	27	25	15	3	4	54
$1 to $24	111	39	31	18	10	4	3	1	2	---	---	---	3
$25 to $49	127	50	17	22	21	5	9	---	1	1	---	---	1
$50 to $74	130	43	22	29	15	7	1	2	6	1	2	---	2
$75 to $99	98	38	7	21	10	9	3	5	2	1	---	---	2
$100 to $149	163	69	19	24	17	7	13	8	3	---	---	---	3
$150 to $199	93	32	16	11	8	3	8	4	7	---	1	1	2
$200 to $299	118	47	7	15	10	12	10	7	5	2	---	---	3
$300 to $399	63	24	4	7	11	8	2	1	2	1	1	1	1
$400 to $499	25	8	2	1	3	---	4	1	1	1	---	2	2
$500 and over	42	8	19	4	2	---	1	2	2	2	---	2	---
Unknown	270	155	14	21	21	9	11	4	5	2	2	---	26
Total 2/	2,770	1,386	334	321	218	112	132	62	61	26	9	10	99

1/ Receipts from nonfarm work or from work done on farm, other than operated by the borrower, regardless of the member of the household by whom the work was done.
2/ Exclusive of 2,861 borrowers with no record after entry on RR program.
Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.
About 41 percent of the borrowers who had no receipts from off-farm work before the first loan did have [illegible] after the loan and were three-fifths, 62 percent, of those who had such receipts before con-

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gies VIII

ble 34.-RECEIPTS FROM OFF-FARM WORK AND SIZE OF FARM LAST YR RECORD: Number of borrowers classified by receipts from off-farm work and by acres in farm during last year of record after entry on standard RR program

Receipts from off-farm work ring last year f record after ntry on RR 1/	Total borrowers	Borrowers by acres in farm during last year of record after entry on RR: 0	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
	1,386	2	18	186	409	400	85	70	16	4	196
to $24	334	—	2	51	118	98	21	9	1	—	34
5 to $49	321	—	5	57	105	101	11	12	2	—	28
0 to $74	212	1	1	34	84	56	16	8	—	—	12
5 to $99	112	—	—	13	43	40	5	3	1	—	7
00 to $149	132	—	—	9	52	53	5	2	—	—	11
50 to $199	62	3	—	8	17	16	9	5	—	—	4
00 to $299	61	4	—	3	23	15	3	3	1	—	9
00 to $399	26	4	—	1	5	5	3	4	—	—	1
00 to $499	9	—	—	—	2	3	—	2	—	—	2
00 and over	10	—	—	—	—	2	1	2	2	—	3
known	99	1	1	27	31	21	2	1	2	—	11
tal 2/	2,770	15	27	389	894	810	161	121	25	4	324

Receipts from nonfarm work or from work done on farms, other than operated by the rrower, regardless of the member of the household by whom the work was done.
Exclusive of 2,861 borrowers with no record after entry on RR program.

te: A comparable table is also available with borrowers classified by number of crop ars (1, 2, or 3) after first standard loan.

The median size farm for borrowers with receipts from off-farm work was 93 acres compared to the median of 98 acres for borrowers who had no such receipts.

Table 55.-RECEIPTS FROM BENEFIT PAYMENTS YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from benefit payments during year before first standard RR loan

Receipts from benefit payments year before first standard loan	Total borrowers	
	Number	Percent
$0 1/	3,520	83.3
$1 to $24	122	2.9
$25 to $49	132	3.1
$50 to $74	118	2.8
$75 to $99	10[illegible]	[illegible]
$100 to $149	105	2.5
$150 to $199	48	1.1
$200 to $299	61	1.4
$300 to $399	18	0.4
$400 to $499	3	0.1
$500 and over	2	*
Total reporting	4,2[illegible]	100.0
Number not reporting	318	

* Less than 0.05 percent.
1/ Exclusive of 1,084 borrowers reporting tenure status as farm laborer or neither during crop year before first standard RR loan.

Eighty-three percent of the borrowers who were farm operators did not report any receipts from benefit payments during the year before the first loan. Another 11 percent received less than $100. Less than 6 percent received benefit payments of $100 or more.

56.--RECEIPTS FROM [illegible] percentage of borrowers [illegible] payments [illegible], last year of record [illegible] program, by number of crop years after first loan

[illegible] from bene- fit payments during last year of record	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year Percent	2 years Percent	3 years Percent
[illegible] 1/	1,615	[illegible]	69.7	58.7	24.9
$1 to $24	[illegible]	6.7	4.4	6.5	[illegible]
$25 to $49	314	11.5	8.9	12.1	[illegible]
$50 to $74	212	7.3	[illegible]	8.3	14.5
[illegible] $99	114	[illegible]	[illegible]	[illegible]	6.9
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	8.7
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	5	[illegible]	1.5	1.6	2.2
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total borrowers reporting 2/	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

1/ [illegible] include an occasional borrower reporting no farm.
2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

[illegible] the last year of record after entry on RR, 60 percent of [illegible] reported no receipts from benefit payments. No receipts from this source were reported by 70, 59, and 25 percent of those on the [illegible] 2, and 3 years, respectively. Another 30 percent [illegible] records after acceptance received less than [illegible] received $100 or more.

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Region VIII

Table 21.--RECEIPTS FROM BENEFIT PAYMENTS DURING LAST YEAR OF RECORD AND LAST RR RECORD: Number of borrowers classified by receipts from benefit payments during year before first standard loan and during last year of record after entry on standard RR program

Receipts from benefit payments during year before first standard loan	Total borrowers	Borrowers by receipts from benefit payments during last year of record after entry on RR											
		$0 1/	$1 to $24	$25 to $49	$50 to $74	$75 to $99	$100 to $149	$150 to $199	$200 to $299	$300 to $399	$400 to $499	$500 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
0 1/	2,406	1,434	101	290	189	94	120	44	32	8	3	---	35
$1 to $24	49	21	8	5	7	2	5	1	---	---	---	---	---
$25 to $49	40	20	4	1	4	3	4	1	3	---	---	---	---
$50 to $74	35	11	2	1	6	7	6	2	---	---	---	---	---
$75 to $99	22	7	---	1	2	2	4	2	4	---	---	---	---
$100 to $149	28	8	---	3	1	1	7	2	4	1	1	---	---
$150 to $199	8	---	---	---	---	2	4	---	2	---	---	---	---
$200 to $299	8	3	---	---	---	---	1	1	---	2	1	---	---
$300 to $399	1	1	---	---	---	---	---	---	---	---	---	---	---
$400 to $499	1	1	---	---	---	---	---	---	---	---	---	---	---
$500 and over	---	---	---	---	---	---	---	---	---	---	---	---	---
Unknown	167	129	8	9	3	5	1	---	1	---	---	2	9
Total 2/	2,770	1,635	183	314	212	116	152	53	45	11	5	2	42

1/ Includes borrowers reporting no farms.
2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) prior to first standard loan.

Table 58.-NUMBER OF FARM ENTERPRISES YEAR BEFORE RR: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard RR loan 1/

Number of farm enterprises year before first standard loan	Total borrowers	
	Number	Percent
1	1,756	42.3
2	1,233	29.7
3	829	19.9
4	281	6.8
5	55	1.3
6	2	*
7	---	---
8	---	---
9 or 10	---	---
11 or more 2/	---	---
Total reporting	4,156	100.0
Number not reporting	334	

* Less than 0.05 percent.

1/ Exclusive of 1,141 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.
2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, 42 percent had only 1 enterprise, such as cotton, wheat, or beef cattle, which contributed 10 percent or more of the total from crops and livestock. A single enterprise was most common. Thirty percent of the borrowers depended upon 2 enterprises and 20 percent had 3 enterprises. Only 8 percent were diversified to the extent of having 4 or 5 enterprises each accounting for 10 percent or more of the cash income from crops and livestock.

Table 59.-NUMBER OF FARM ENTERPRISES LAST PR RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

Number of farm enterprises during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year	2 years	3 years
			Percent	Percent	Percent
0 1/	68	2.5	3.5	0.8	0.9
1	1,228	[illegible]	[illegible]	43.[illegible]	[illegible]
2	757	27.6	25.6	28.2	34.5
3	[illegible]	[illegible]	16.[illegible]	[illegible]	[illegible]
4	171	[illegible]	[illegible]	[illegible]	[illegible]
5	19	[illegible]	[illegible]	[illegible]	[illegible]
6	1	*	---	---	0.2
7	---	---	---	---	---
8	---	---	---	---	---
9 or 10	---	---	---	---	---
11 or more 2/	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,744		1,705	590	449
Number not reporting 3/	26		21	4	1

* Less than 0.05 percent.
1/ No cash receipts from crops or livestock.
2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.
3/ Inclusive of 2,841 borrowers with no record after entry on RR program.

Between 2 and 3 percent of the borrowers reported no cash receipts from crops and livestock in the last year of record after entry on RR. One enterprise was depended upon by 45 percent of the borrowers to provide 10 percent or more of the cash income from crops and livestock and was the most common number.

For 28 percent, 2 enterprises, such as wheat, cotton, or beef cattle, contributed 10 percent or more of the cash income from crops and livestock. Less than one-fifth, 18 percent, had 3 enterprises and only 7 percent had 4 or more. There was more diversification for borrowers on the program 2 or 3 years than for those on only 1 year.

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Table XIII

Table 50.--NUMBER OF FARM ENTERPRISES, FOR EACH YEAR IN THE LAST 10 PRIOR TO [illegible]: Number of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard loan and during last year of record after entry on standard RR program

Number of farm enterprises year before first standard loan	Total borrowers	Borrowers by number of farm enterprises during last year of record after entry on RR												
		0 1/	1	2	3	4	5	6	7	8	9 or 10	11 or more 2/	Unknown	
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	
0 1/	591	30	230	142	87	30	3	---	---	---	---	---	---	9
1	987	15	575	248	108	31	4	---	---	---	---	---	---	6
2	574	7	185	186	144	42	4	1	---	---	---	---	---	5
3	320	7	70	100	104	32	6	---	---	---	---	---	---	1
4	101	1	11	35	34	18	2	---	---	---	---	---	---	---
5	21	---	2	5	7	7	---	---	---	---	---	---	---	---
6	---	---	---	---	---	---	---	---	---	---	---	---	---	---
7	---	---	---	---	---	---	---	---	---	---	---	---	---	---
8	---	---	---	---	---	---	---	---	---	---	---	---	---	---
9 or 10	---	---	---	---	---	---	---	---	---	---	---	---	---	---
11 or more 2/	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Unknown	176	8	93	41	18	11	---	---	---	---	---	---	---	5
Total 3/	2,770	68	1,236	757	502	[illegible]	[illegible]	13	---	---	---	---	---	16

1/ Includes borrowers reporting no farm.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

3/ Exclusive of 2,861 borrowers with no record after entry on the program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

[illegible] including those borrowers of [illegible] crops and livestock during the year before the [illegible] 31 percent increased their number of [illegible] after entry on [illegible] farmers

Table 61.-FAMILY EXPENDITURES YEAR BEFORE RR: Number and percentage of borrowers classified by cash family-operating expenditures during year before first standard RR loan .

Cash family-operating expenditures year before first std. loan	Total borrowers	
	Number	Percent
Less than $100	93	14.4
$100 to $199	272	42.0
$200 to $299	160	24.7
$300 to $399	71	11.0
$400 to $499	39	4.5
$500 to $749	11	1.7
$750 to $999	9	1.4
$1,000 to $1,499	2	0.3
$1,500 to $1,999	---	---
$2,000 and over	---	---
Total reporting	647	100.0
Number not reporting	4,934	
Median cash family-operating expenditures year before first standard loan	$185	

Information about family-operating expenditures the year before acceptance on RR was available for only 11 percent of the borrowers. The median for the borrowers reporting was $185.

Table 62.-FAMILY EXPENDITURES LAST RR RECORD: Number and percentage of borrowers classified by cash family-operating expenditures during last year of record after entry on standard RR program

Cash family-operating expenditures during last year of record	Total borrowers	
	Number	Percent
Less than $100	370	28.4
$100 to $199	607	46.6
$200 to $299	230	17.6
$300 to $399	71	5.4
$400 to $499	18	1.4
$500 to $749	8	0.6
$750 to $999	---	---
$1,000 to $1,499	---	---
$1,500 to $1,999	---	---
$2,000 and over	---	---
Total reporting	1,304	100.0
Number not reporting 1/	1,466	
Median cash family-operating expenditures last year of record	$146	

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Information about cash family expenditures during the last year of record was available for only 47 percent of the borrowers reporting other types of data. The median for those reporting was $146. Twenty-eight percent of the borrowers spent less than $100, 47 percent spent $100 to $199, and 25 percent spent $200 or more for the family.

Tables 67, 68, 69, and 70 (Summary)

Exclusion of the equity in farm land and buildings decreased the median amount of net worth of borrowers at the time of the first standard loan for each of the 3 periods and for each of the 6 Areas in the Region. For all [illegible] the median net worth with real estate equity was $347 and without real [illegible] equity was $278, or a difference of 69. The difference between the 2 medians was greatest for South Texas which had the largest proportion of borrowers who had been owners the year before the first loan and least for Eastern Oklahoma which had the smallest percentage of owners. Both with and without the real estate, the median net worth increased each period. The differences are summarized as follows:

Median net worth at time of first standard loan

First standard loan between	Including farm real estate equity	Excluding farm real estate equity	Difference
3/1/36-2/28/37	$204	$174	$ 30
3/1/37-2/28/38	343	299	44
3/1/38-2/28/39	686	498	188
Total, all periods	347	278	69
Areas			
Western Oklahoma	458	386	72
Eastern Oklahoma	249	233	16
East Texas	239	196	43
Texas Blackland	416	359	57
South Texas	672	452	220
West Texas	467	388	79

While 1 borrower in 5 had a beginning net worth of $1,000 or over, only 1 in 11 had that amount of net worth after the equity in real estate was excluded. Two percent of all borrowers in the Region had debts in excess of assets at the time of the first loan, with real estate assets and liabilities included, and 7 percent with these items not included.

Tables 67, 68, 69, and 70

Table 67

The net worth (including real estate equities) of new borrowers increased from period to period. The medians in each of the 3 periods were $204, $343, and $686, respectively. The proportion of borrowers with debts in excess of assets was about 3 percent in the first and second periods and less than 2 percent in the third period. The proportions with a net worth of $1,000 or more were 13, 16, and 35 percent, respectively, in the first, second and third periods.

Table 68

With real estate equities included, South Texas had by far the largest median, $672; West Texas and Western Oklahoma were next with medians of $457 and $458 respectively, and Eastern Oklahoma and East Texas were low with median net worths at the time of the first standard loan of $249 and $239, respectively. East Texas, Texas Blackland, and South Texas had the smallest proportion of borrowers, 2 percent, with a negative net worth as compared with 4 percent, the highest, in Western Oklahoma. The proportion of borrowers with a net worth of $1,000 and over ranged from 12 percent in Eastern Oklahoma to 37 percent in South Texas.

Table 69

The proportion of borrowers with a negative net worth, excluding real estate, did not exceed 4 percent in any period, but the proportion with a net worth of $1,000 or more varied from 3 percent in the first period to 21 percent in the third period. The median net worth increased each period, being $174, $299, and $472 in the first, second, and third periods, respectively.

Table 70

Six percent of the borrowers in Eastern Oklahoma and 5 percent of those in East Texas had a negative net worth at the time of the first loan, when real estate equities are excluded, as compared to between 2 and 3 percent in the other areas. The median net worth was lowest in East Texas, $196, and highest in South Texas, $462.

One-fifth of the South Texas borrowers had a net worth without farm real estate, of $1,000 or more as compared with 16 percent in both West Texas and Western Oklahoma, 12 percent in the Texas Blackland and 3 percent in both East Texas and Eastern Oklahoma.

[illegible] 7. NET WORTH AT TIME OF FIRST RA LOAN: Number and percent of borrowers classified by net worth at time of first standard RA loan, by period of first standard loan

Net worth at time of first standard loan	Total borrowers		Borrowers receiving first standard loan before		
			3/1/35- 2/28/37	3/1/37- 2/28/39	3/1/39- [illegible]
	Number	Percent	Percent	Percent	Percent
[illegible] 0	12	0.2	0.3	0.1	0.2
[illegible]	125	2.2	2.3	2.0	2.4
[illegible]	1,216	21.9	24.2	18.5	9.9
[illegible]	986	17.7	20.0	19.0	14.8
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	945	16.9	12.3	17.7	21.0
[illegible]	403	7.2	5.9	6.5	20.0
[illegible]	189	3.4	2.1	2.9	5.7
[illegible]	197	3.5	1.7	2.2	[illegible]
[illegible]	139	2.5	2.1	2.0	1.9
[illegible]	156	2.8	1.2	1.5	4.2
Total	5[illegible]	100.0	100.0	100.0	100.0
[illegible]	[illegible]		[illegible]	[illegible]	1,369
Cases not reported	46		21	12	13
Median net worth at time of first standard loan	$247		$[illegible]	$[illegible]	$[illegible]

[illegible] Area in the [illegible]

[illegible] NET WORTH AT TIME OF FIRST [illegible]
Classified by net worth at time of first standard FH loan, by Areas

Net worth at time of first standard loan	Total borrowers		Borrower's area of residence at time of first standard loan					
			Western Oklahoma	Central Oklahoma	East Texas	South Texas Black Belt	Texas Coastal Bend	[illegible] Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
$[illegible] or more	32	0.6	0.5	—	0.1	0.2	5.1	0.1
$[illegible] to -$1	125	2.2	[illegible]	2.7	1.6	1.4	1.6	2.[illegible]
[illegible] to $124	1,238	21.9	[illegible]	24.7	[illegible]	16.9	13.7	16.[illegible]
$125 to $249	988	17.7	14.1	22.6	19.8	16.2	11.5	13.[illegible]
$250 to $499	1,157	20.7	[illegible]	25.7	[illegible]	23.2	16.1	14.[illegible]
$500 to $999	945	16.9	18.8	14.4	13.0	23.1	19.9	18.2
$1,000 to $1,499	403	7.2	7.7	5.7	[illegible]	7.8	3.0	[illegible]
$1,500 to $1,999	189	3.4	1.4	2.1	1.8	1.8	4.7	1.[illegible]
$2,000 to $2,999	197	3.5	3.7	2.1	3.6	1.2	3.9	1.[illegible]
$3,000 to $4,999	181	3.3	5.9	1.4	2.1	4.6	7.8	5.1
$5,000 and over	158	2.8	3.9	0.8	0.7	2.1	11.5	6.0
Total	111	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,585		729	1,179	1,796	544	373	754
Number not reporting	46		5	16	12	3	6	3
Median net worth at time of first standard loan	$347		$[illegible]	$249	$239	$416	$672	$467

(Text)

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Region VIII

Table 70.-NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST SR LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard SR loan, by area

Net worth, excluding equity in farm real estate, at time of first standard loan	All borrowers		Borrower's Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black	Texas	[illegible]
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$500 or more	21	0.4	0.8	—	0.1	0.3	0.3	0.9
-$499 to -$1	161	2.9	5.3	3.2	2.0	1.7	2.4	3.7
$0 to $124	1,309	23.4	17.1	26.2	33.5	17.9	15.5	17.0
$125 to $249	1,139	20.4	21.0	23.9	25.4	18.3	15.0	16.3
$250 to $499	1,411	25.3	23.5	28.7	25.0	27.2	22.3	23.1
$500 to $999	1,023	18.3	23.7	14.8	10.7	22.5	27.6	27.3
$1,000 to $1,499	30	1.4	4.4	2.2	2.2	7.1	11.7	4.5
$1,500 to $1,999	10	1.8	3.9	0.5	0.4	2.3	1.3	1.7
$2,000 to $2,999	77	1.4	2.4	0.4	0.4	2.0	1.2	2.2
$3,000 to $4,999	27	0.5	0.9	0.2	0.3	0.3	0.4	1.2
$5,000 and over	9	0.2	0.1	—	0.1	0.4	—	1.4
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,587		7[illegible]	1,379	1,395	345	274	734
Number not reporting	44		5	16	11	4	5	3
Median net worth, excluding equity in farm real estate at time of first standard loan	$278		$3[illegible]	$233	$196	$359	$462	$358

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Region VIII

Table [illegible]. NET WORTH, INCLUDING AND EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number of borrowers classified by net worth, including equity in farm real estate, and by net worth, excluding equity in farm real estate, at time of first standard RR loan

Net worth, including equity in farm real estate, at time of first standard loan	Total borrowers	Net worth, excluding equity in farm real estate, at time of first standard loan: -$500 or more	-$499 to -$1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,999	$3,000 to $4,999	$5,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$500 or more	12	12	---	---	---	---	---	---	---	---	---	---	---
-$499 to -$1	125	1	123	---	1	---	---	---	---	---	---	---	---
$0 to $124	1,218	---	2	1,214	2	---	---	---	---	---	---	---	---
$125 to $249	988	---	2	7	979	---	---	---	---	---	---	---	---
$250 to $499	1,197	---	6	15	24	1,112	---	---	---	---	---	---	---
$500 to $999	945	---	6	21	63	91	764	---	---	---	---	---	---
$1,000 to $1,499	403	1	6	21	35	90	52	197	1	---	---	---	---
$1,500 to $1,999	169	---	6	16	12	39	41	18	57	---	---	---	---
$2,000 to $2,999	197	---	3	7	13	37	67	22	3	45	---	---	---
$3,000 to $4,999	193	3	5	6	8	30	65	35	17	9	14	1	---
$5,000 and over	158	4	5	2	2	12	35	29	25	23	13	8	---
Unknown	46	---	---	---	---	1	1	---	---	---	---	---	44
Total	5,631	21	164	1,309	1,139	1,412	1,025	301	103	77	27	9	44

Note: A comparable table is also available for (a) each [illegible] in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each [illegible] by each of the 3 periods of first standard loan.

This table shows the relationship between net worth with and net worth without real estate and shows how excluding the real estate equity almost always gives a lower net worth figure in those cases where there is real estate.

[illegible] -CHANGE IN [illegible], [illegible] borrowers [illegible] classified by change in net worth from time of first standard loan to time of last record after entry on standard RR program, by period of first standard loan

Change in net worth	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$1,000 or more	67	2.4	2.6	1.7	3.7
-$999 to -$500	106	3.8	4.6	2.2	4.0
-$499 to -$250	248	9.0	11.2	7.1	[illegible]
-$249 to -$125	345	12.5	17.0	7.4	[illegible]
-$124 to -$1	541	19.7	22.8	[illegible]	[illegible]
$0 to $124	488	17.7	15.8	[illegible]	[illegible]
$125 to $249	332	12.0	9.0	16.0	15.5
$250 to $499	317	11.5	7.6	15.6	18.5
$500 to $999	199	7.2	5.8	7.8	12.4
$1,000 to $1,999	84	3.0	2.6	2.9	1.8
$2,000 and over	32	1.2	0.7	1.1	2.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,759		1,510	506	723
Number not reporting 1/	11		2	6	3
Median change in net worth	$19		-$46	$88	$161

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

(3HL)

Table 73.-CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number and percentage of borrowers classified by change in net worth, excluding equity in farm real estate, from time of first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in net worth, excluding equity in farm real estate	Total borrowers		Borrowers by number of crop years after first loan and specified last year of record 2/							
				1 ending between			2 ending between			3 ending between
			Total	9/1/36-8/31/37	9/1/37-8/31/38	9/1/38-8/31/39	Total	9/1/37-8/31/38	9/1/38-8/31/39	9/1/38-8/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
$1,000 or more	20	0.7	0.7	0.7	0.5	0.8	0.3	0.3	0.3	1.3
-$999 to -$500	78	2.8	2.8	3.4	0.9	2.8	2.5	3.7	1.4	3.3
-$499 to -$250	244	8.9	7.9	9.9	5.6	6.7	9.6	13.6	5.5	11.6
-$249 to -$125	395	14.3	15.0	24.3	10.6	7.8	11.5	15.0	7.9	15.6
-$124 to -$1	606	21.9	24.0	32.7	23.6	18.4	19.7	21.6	17.6	17.3
$0 to $124	554	20.1	20.5	17.1	25.0	22.3	20.4	21.3	19.4	18.2
$125 to $249	353	12.8	13.2	6.8	18.5	17.6	14.0	12.6	15.5	9.6
$250 to $499	314	11.4	10.4	4.0	11.1	16.1	12.7	6.6	19.0	13.3
$500 to $999	148	5.4	4.1	1.3	1.9	7.3	7.3	4.7	10.0	7.6
$1,000 to $1,999	40	1.5	1.2	---	1.4	2.1	1.7	0.3	3.1	2.2
$2,000 and over	5	0.2	0.2	---	0.9	0.1	0.3	0.3	0.3	---
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,757		1,716	708	216	792	591	301	290	450
Number not reporting 1/	13		10	3	2	5	3	---	3	---
Median change in net worth, excluding equity in farm real estate	$8		-$1	-$79	$44	$67	$39	-$23	$112	$6

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.
2/ Dates of specified last years of record are only approximate; in Region VIII the beginning dates of the crop year varied by counties and ranged from August 1 to January 1.

Region VIII

[illegible] OF TIME AT TIME OF FIRST STANDARD LOAN; EXCLUDING FARM REAL ESTATE: Number of borrowers classified by net worth at time of first standard loan and by change in net worth, excluding equity in farm real estate, at time of first record after entry on standard RR program

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers	Borrowers by change in net worth, excluding equity in farm real estate: -$1,000 or less	-$999 to -$500	-$499 to -$250	-$249 to -$125	-$124 to -$1	$0	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
-$500 and over	6	---	1	---	---	---	---	---	1	1	2	1	---
-$499 to -$1	112	---	2	2	10	8	22	18	27	17	6	---	---
$0 to $124	720	---	2	43	98	227	152	93	78	20	6	---	1
$125 to $249	650	---	4	44	102	159	154	92	64	25	2	---	4
$250 to $499	717	---	16	69	112	138	154	93	81	46	4	2	2
$500 to $999	416	2	33	68	58	63	54	43	55	25	12	1	2
$1,000 to $1,499	89	4	13	9	11	9	14	11	5	6	5	1	1
$1,500 to $1,999	33	6	3	5	3	2	1	2	3	6	2	---	---
$2,000 to $2,999	15	4	7	1	1	---	2	---	---	1	1	---	---
$3,000 to $4,999	5	1	2	---	---	---	1	---	---	1	---	---	---
$5,000 and over	4	3	---	---	---	---	---	1	---	---	---	---	---
Unknown	3	---	---	---	---	---	---	---	---	---	---	---	3
Total 1/	2,770	20	78	244	395	606	564	353	314	148	40	5	13

1/ Inclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The changes of some increase or some decrease in net worth, exclusive of the equity in farm real estate, had little relation to the amount of net worth at the time of entry on RR.

(108)

Table 75.-ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by value of assets at time of first standard RR loan, by period of first standard loan

Value of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than $125	1,032	18.5	30.9	14.7	4.9
$125 to $249	831	14.9	19.8	15.2	7.7
$250 to $499	1,130	20.3	20.3	24.3	16.2
$500 to $999	1,035	18.5	13.4	22.9	21.6
$1,000 to $1,499	461	8.3	5.8	7.4	12.4
$1,500 to $1,999	254	4.5	2.4	4.4	7.7
$2,000 to $2,999	270	4.8	2.8	4.0	8.5
$3,000 to $3,999	157	2.8	1.5	1.8	5.6
$4,000 to $5,999	159	2.8	1.4	2.3	5.4
$6,000 to $9,999	14[illegible]	2.6	0.9	2.3	5.1
$10,000 and over	11[illegible]	2.0	0.8	0.7	4.9
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	5,586		2,330	1,586	1,670
Number not reporting	45		20	13	12
Median value of assets at time of first standard loan	$456		$246	$457	$993

One-third of the borrowers had assets, including real estate, of less than $250 at the time of the first standard loan. The proportion of borrowers with assets of this amount decreased from 51 percent in the first period to 13 percent in the third period. The median amount of assets varied markedly from period to period, being $246, $457, and $993 for first, second, and third period borrowers, respectively.

Table 76.-NUMBER OF COWS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of cows owned at time of first standard RR loan

Number of cows at time of first standard loan	Total borrowers	
	Number	Percent
No cows, no other cattle	1,875	33.5
1	1,357	24.3
2	868	15.5
3	440	7.9
4	300	5.4
5 to 9	497	8.9
10 to 19	109	1.9
20 to 39	24	0.4
40 and over	11	0.2
No cows, but 1 or more other cattle	104	1.9
Cattle, type unknown	6	0.1
Total reporting	5,591	100.0
Number not reporting	40	

At the time of entry on the RR program, one-third of the borrowers had no cows or other cattle. Another two-fifths had 1 or 2 cows. Less than 1 percent had 20 or more cows. The proportion of borrowers without any cattle was considerably larger than the percentage who had been farm laborers or "nonfarm" during the major part of the year before the first loan.

Table 77.--Number [illegible] and percentage of borrowers classified by number of cows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of cows at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year Percent	2 years Percent	3 years Percent
No cows, no other cattle	278	10.1	11.4	9.6	[illegible]
1	739	26.7	23.4	25.8	20.[illegible]
2	563	20.4	20.1	20.6	21.[illegible]
3	340	12.3	11.9	12.6	13.[illegible]
4	239	8.6	7.6	8.9	12.[illegible]
5 to 9	456	16.5	15.3	17.4	20.0
10 to 19	85	3.1	3.0	1.9	5.[illegible]
20 to 39	14	0.5	0.6	0.3	0.[illegible]
40 and over	7	0.3	0.3	0.2	---
No cows, but 1 or more other cattle	25	0.9	0.9	1.2	0.7
Cattle, type unknown	16	0.6	0.5	0.5	0.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,764		1,721	593	451
Number not reporting 1/	6		5	1	---

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Only 10 percent of the borrowers had no cattle at the time of their last record after entry on RR. Almost half, 47 percent, had only 1 or 2 cows. Thirty-seven percent had 3 to 10 cows. Less than 1 percent of the borrowers had 20 cows or more. The longer borrowers had been on the program the smaller was the proportion having no cattle or having only 1 cow.

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Region VIII

Table "CHANGES OF COWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD": Number of borrowers classified by number of cows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of cows at time of first standard loan	Total borrowers	Borrowers by number of cows at time of last record after entry on RR: No cows, no other cattle	1	2	3	4	5 to 9	10 to 19	20 to 39	40 and over	No cows, but 1 or more other cattle	Cattle, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	970	212	341	188	69	47	86	12	1	---	7	3	3
1	777	44	321	167	101	52	69	8	1	1	8	5	---
2	488	11	39	162	80	55	69	10	2	---	6	3	1
3	194	4	11	32	57	28	63	8	---	---	1	2	1
4	137	2	4	8	12	40	57	7	1	1	2	2	1
5 to 9	168	3	2	5	12	11	104	25	3	1	1	1	---
10 to 19	28	---	---	---	1	---	4	17	6	---	---	---	---
20 to 39	4	---	---	---	---	---	---	---	1	3	---	---	---
40 and over	3	---	---	1	1	---	---	---	---	1	---	---	---
No cows, but 1 or more other cattle	48	2	21	9	6	5	4	---	---	---	1	---	---
Cattle, type unknown	1	---	---	---	---	1	---	---	---	---	---	---	---
Unknown	2	---	---	1	1	---	---	---	---	---	---	---	---
Total 1/	2,770	278	739	563	340	239	456	86	15	7	26	16	6

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows that most of the borrowers increased their number of cows after entry on RR.

Table 79.-NUMBER OF HENS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of hens owned at time of first standard loan

Number of hens at time of first standard loan	Total borrowers	
	Number	Percent
No hens, no other poultry	866	15.5
1 to 24	1,868	33.4
25 to 49	1,223	21.9
50 to 74	527	9.4
75 to 99	165	3.0
100 to 149	147	2.6
150 to 199	47	0.8
200 and over	28	0.5
No hens, but other poultry	134	2.4
Poultry, type unknown	586	10.5
Total reporting	5,591	100.0
Number not reporting	40	

About 16 percent of the borrowers had no hens or other poultry at the time of the first standard loan; this is less than the proportion of borrowers who had been farm laborers or "nonfarm" during the major part of the year before the first loan. More than one-half had less than 50 hens. Four percent had 100 hens or more.

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Region VIII

Table 80.-NUMBER OF HENS LAST RR RECORD: Number and percentage of borrowers classified by number of hens owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of hens at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No hens, no other poultry	108	3.9	4.1	3.9	3.1
1 to 24	499	18.1	21.6	19.1	3.3
25 to 49	559	20.2	22.7	23.9	6.2
50 to 74	272	9.9	10.4	12.4	4.5
75 to 99	79	2.9	2.8	3.4	2.2
100 to 149	80	2.9	2.4	2.7	1.1
150 to 199	12	0.4	0.5	0.3	0.2
200 and over	14	0.5	0.5	0.5	0.4
No hens, but other poultry	56	2.0	2.1	2.2	1.6
Poultry, type unknown	1,082	39.2	31.5	31.6	72.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,761		1,172	591	449
Number not reporting 1/	9		5	3	1

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

At the time of the last record after entry on RR, 4 percent of the borrowers had no hens or other poultry. The proportion was slightly lower for borrowers who had been on the program 3 years than for those who had been on 1 or 2 years. Interpretation of the data on size of flock is difficult because 39 percent of the borrowers had poultry but the number of hens was not reported. For those reporting number of hens, small flocks of less than 50 hens were most common.

For Administrative Use Only
Region VIII

Table 31.-NUMBER OF HENS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of hens owned at time of first standard loan and at time of last record after entry on standard RR program

Number of hens at time of first standard loan	Total borrowers	Borrowers by number of hens at time of last record after entry on RR: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No hens, no other poultry	430	45	97	97	33	10	7	---	1	6	134	---
1 to 24	1,103	34	306	225	73	30	9	1	2	23	395	3
25 to 49	726	19	66	103	63	9	20	5	1	14	318	2
50 to 74	262	4	9	31	49	16	15	---	6	5	124	3
75 to 99	76	1	1	3	16	8	9	4	1	1	34	---
100 to 149	58	1	1	1	8	4	14	1	3	3	21	1
150 to 199	12	1	---	---	---	---	1	1	---	1	8	---
200 and over	4	---	---	1	---	---	1	---	---	---	2	---
No hens, but other poultry	69	2	15	12	2	2	4	---	---	3	29	---
Poultry, type unknown	27	1	3	4	2	---	---	---	---	---	17	---
Unknown	3	---	1	2	---	---	---	---	---	---	---	---
Total 1/	2,770	108	499	559	272	79	80	12	14	56	1,082	9

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The general tendency was to increase the number of hens after entry on RR but the fact that the number of hens was unknown for 39 percent at the time of their last record - although they were known to have had

TABLE 62.--NUMBER OF COWS AND HENS AT TIME OF FIRST SR LOAN: Number of borrowers classified by number of cows owned and by number of hens owned at time of first standard RR loan

Number of cows at time of first standard loan	Total borrowers	Borrowers by number of hens at time of first standard loan: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	1,675	618	722	264	74	23	10	2	2	48	102	2
1	1,357	114	597	230	122	33	23	4	1	27	116	---
2	863	48	267	243	100	33	27	8	3	27	103	---
3	440	27	101	165	61	25	14	4	4	4	67	---
4	300	13	48	89	53	18	22	3	1	6	47	---
5 to 9	437	21	76	114	74	37	41	13	13	12	91	---
10 to 19	109	3	14	21	13	4	5	6	3	2	33	---
20 to 39	24	1	---	5	6	1	1	1	---	1	8	---
40 and over	11	2	---	2	1	---	2	---	1	---	3	---
Borrowers, but 1 or more other cattle	124	10	32	23	8	1	5	1	---	7	8	---
Cattle, type unknown	6	1	3	---	1	---	---	---	---	---	1	---
Unknown	40	1	---	---	1	---	---	---	---	---	---	38
Total	5,631	866	1,868	1,223	527	165	147	47	28	134	582	40

At the time of the first standard loan, 11 percent of the borrowers had neither poultry nor cattle, 4 percent had cattle but no poultry, and 22 percent had poultry, but not cattle. Almost two-thirds, 62 percent, of the borrowers had both some cattle and some poultry.

Table 83.--NUMBER OF COWS AND HENS LAST RR RECORD: Number of borrowers classified by number of cows owned and by number of hens owned at time of last record after entry on standard RR program

Number of cows at time of last record after entry on RR	Total borrowers	Borrowers by number of hens at time of last record after entry on RR: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	278	53	100	54	19	3	2	1	---	6	57	---
1	739	25	219	189	62	15	10	---	---	12	207	---
2	563	13	93	120	66	23	14	1	6	14	210	3
3	340	11	22	68	49	11	11	3	2	5	148	1
4	239	6	14	46	28	6	10	1	1	5	122	---
5 to 9	456	9	32	96	39	18	27	6	4	12	245	---
10 to 19	85	3	4	6	5	2	3	---	1	2	59	---
20 to 39	15	---	---	1	2	---	---	---	---	---	12	---
40 and over	7	1	---	---	---	1	1	---	---	---	4	---
No cows, but 1 or more cattle	26	3	5	8	3	---	2	---	---	---	5	---
Cattle, type unknown	16	---	---	2	1	---	---	---	---	---	13	---
Unknown	6	1	---	---	---	---	---	---	---	---	---	5
Total 1/	2,770	108	4[illegible]	589	27[illegible]	79	80	12	14	56	1,082	9

1/ Exclusive of 2,863 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

At the time of the last record 7 out of every 8 borrowers had both poultry and cattle.

Table 84.--NUMBER OF SOWS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of sows owned at time of first standard RR loan

Number of sows at time of first standard loan	Total borrowers	
	Number	Percent
No sows, no other hogs	2,873	51.4
1	1,143	20.5
2	308	5.5
3	100	1.8
4	35	0.6
5	19	0.3
6 to 10	17	0.3
11 or more	15	0.3
No sows, but 1 or more other hogs	777	13.9
Hogs, type unknown	302	5.4
Total reporting	5,589	100.0
Number not reporting	42	

Over one-half, 51 percent, of the borrowers had no hogs at the time of their first standard loan, one-fifth had 1 sow. Fourteen percent had no sow but did have 1 or more other hogs. The proportion without hogs was two and one-half times as large as the percentage of borrowers who were farm laborers or "nonfarm" during the major part of the year before the first loan.

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Region VIII

Table 85.--NUMBER OF SOWS LAST RR RECORD: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of sows at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1	2	3
	Number	Percent	Percent	Percent	Percent
No sows, no other hogs	698	25.3	24.6	25.8	27.0
1	769	27.0	30.9	26.3	18.3
2	226	8.2	7.0	10.5	[illegible]
3	62	2.2	2.2	2.9	1.6
4	31	1.1	1.0	1.4	1.3
5	15	0.5	0.7	0.2	0.4
6 to 10	17	0.6	0.8	0.2	0.4
11 or more	4	0.1	0.2	0.2	---
No sows, 1 or more other hogs	344	11.4	16.1	11.7	5.1
Hogs, type unknown	625	22.6	22.6	21.1	30.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,761		1,725	921	109
Number not reporting 1/	9		5	3	1

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

One-fourth of the borrowers had no hogs at the time of their last record after entry on RR. The fact that 23 percent of the borrowers were known to have hogs but the type of hogs was unknown, limits the value of the percentage distribution by number of sows. However, 1 sow was by far the most common for those reporting the number.

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Region VIII

Table 33.-NUMBER OF SOWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of sows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of sows at time of first standard loan	Total borrowers	Borrowers by number of sows at time of last record after entry on RR: No sows, no other hogs	1	2	3	4	5	6 to 10	11 or more	No sows, 1 or more other hogs	Hogs, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No sows, no other hogs	1,517	513	414	91	22	7	3	2	1	177	281	6
1	608	85	213	64	14	4	1	1	---	68	157	1
2	158	5	34	35	12	7	3	4	---	7	51	---
3	47	3	6	10	8	5	3	1	---	3	9	1
4	14	---	1	3	2	2	---	1	---	---	5	---
5	9	---	---	---	---	1	2	1	1	---	4	---
6 to 10	5	---	---	---	---	1	1	3	---	---	---	---
11 or more	8	---	---	1	---	1	---	3	2	---	1	---
No sows, 1 or more other hogs	309	90	98	21	4	5	1	1	---	56	112	1
Hogs, type unknown	11	2	1	---	---	---	1	---	---	2	5	---
Unknown	4	---	2	1	---	---	---	---	---	1	---	---
Total 1/	2,770	698	769	226	62	31	15	17	4	314	625	9

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The fact that the number of sows was unknown for 23 percent of the borrowers at the time of their last record - although they were known to have hogs - makes it difficult to see what the shifts were in number of sows. Although some who had hogs at the time of the first loan had none at the time of the last record and 34 percent of those who previously had no hogs still had none, the general tendency was an increase in hog-raising.

Table 91.-LIABILITIES AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities at time of first standard RR loan

Liabilities at time of first standard loan	Total borrowers	
	Number	Percent
$0	2,127	38.1
$1 to $124	1,247	22.3
$125 to $249	580	10.4
$250 to $499	603	10.8
$500 to $749	273	4.9
$750 to $999	175	3.1
$1,000 to $1,499	200	3.6
$1,500 to $1,999	92	1.6
$2,000 to $2,999	109	1.9
$3,000 to $4,999	109	1.9
$5,000 and over	79	1.4
Total reporting	5,594	100.0
Number not reporting	37	
Median liabilities	$67	

Thirty-eight percent of the borrowers reported no liabilities at the time of their first loan. Another 44 percent had liabilities of less than $500. Seven percent owed $1,500 or more and over 1 percent had liabilities of $5,000 or more. The median liabilities were $67. These data include real estate mortgages.

Table 92.--CHANGE IN LIABILITIES: Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on standard RR program, by number of crop years after first loan

Change in liabilities	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-$1,000 or more	21	0.8	0.8	0.5	0.9
-$999 to -$500	34	1.2	1.2	1.2	1.3
-$499 to -$250	54	2.0	2.3	1.2	1.8
-$249 to -$125	73	2.6	2.9	2.2	2.2
-$124 to -$1	195	7.1	7.7	7.8	3.6
$0 to $124	506	18.3	20.9	15.3	12.4
$125 to $249	503	18.2	18.4	19.2	16.0
$250 to $499	840	30.3	29.4	30.2	34.8
$500 to $999	469	17.0	15.1	18.7	21.8
$1,000 to $1,999	47	1.7	1.0	2.2	3.6
$2,000 and over	22	0.8	0.3	1.5	1.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,764		1,721	593	450
Number not reporting 1/	6		5	1	--
Median change in liabilities	$249		$221	$272	$334

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Fourteen percent of the borrowers for whom there was a record of change had decreased their indebtedness since receiving their first standard loan. Such a decrease was reported for 15, 13, and 10 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first loan. Nearly one-fifth had increased their liabilities by $500 or more. Sixteen, 22, and 27 percent of those on the program 1, 2 and 3 years, respectively, had increased their liabilities by this amount. The median change in liabilities was an increase of $249 with the increases being $221, $272, and $334 for borrowers on the program 1, 2, and 3 years, respectively.

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Section VIII

Table 28.-LIABILITIES AT TIME OF FIRST RR LOAN AND CHANGE IN LIABILITIES: Number of borrowers classified by liabilities at time of first standard loan and by change in liabilities from time of first standard loan to time of last record after entry on standard RR program

Liabilities at time of first standard loan	Total borrowers	Borrowers by change in liabilities: $1,250 or more	$500 to $250	$250 to $125	$125 to $1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
[illegible]	1,183	---	---	---	---	---	198	230	450	277	16	9	3
$1 to $124	656	---	---	---	---	17	113	123	242	120	10	1	---
$125 to $249	286	---	---	---	12	41	70	66	54	31	6	5	1
$250 to $499	272	---	---	9	26	60	64	49	45	13	3	2	1
$500 to $799	116	---	6	11	13	21	28	12	14	4	5	1	---
$750 to $999	72	---	7	12	10	8	9	6	13	4	---	3	---
$1,000 to $1,499	65	6	12	11	2	5	8	5	9	5	2	---	---
$1,500 to $1,999	34	3	2	2	4	6	4	2	6	5	---	---	---
$2,000 to $2,999	35	7	2	4	3	2	6	4	1	2	4	---	---
$3,000 to $4,999	29	3	2	2	3	3	2	4	4	5	---	1	---
$5,000 and over	22	2	3	3	---	2	4	2	2	3	1	---	---
Unknown	1	---	---	---	---	---	---	---	---	---	---	---	1
Total 1/	2,770	23	34	54	73	163	503	503	840	469	47	22	6

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1,2, or 3) after first standard loan.

Over half, 53 percent, of the borrowers with liabilities of $750 or more at the time of the first loan had a decrease in debts by the time of the last record whereas only 19 percent of those with indebtedness of

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Region VIII

Table 94.-LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities as a percentage of assets at time of first standard RR loan, by period of first standard loan

Liabilities as percentage of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
No liabilities	2,127	38.1	56.5	33.5	16.9
Less than 20	1,043	18.7	16.1	19.5	21.5
20 to 39.9	1,056	19.0	11.7	21.1	27.1
40 to 59.9	760	13.6	7.7	14.0	21.4
60 to 79.9	362	6.5	3.9	6.8	9.8
80 to 99.9	98	1.8	1.5	2.3	1.6
100 to 119.9	41	0.7	0.6	0.9	0.7
120 to 139.9	25	0.4	0.4	0.7	0.2
140 to 159.9	11	0.2	0.1	0.3	0.2
160 to 199.9	16	0.3	0.5	0.2	0.2
200 and over	40	0.7	1.0	0.7	0.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,583		2,330	1,584	1,669
Number not reporting	48		20	15	13

Thirty-eight percent of the borrowers reported no liabilities at the time of their first standard loan; the proportion decreased as the program continued, being 56, 34, and 17 percent of the borrowers accepted on the program in the first, second, and third periods, respectively. For almost two-fifths, 38 percent, more of the borrowers, the liabilities reported amounted to less than 40 percent of all the assets reported. More than 2 percent of all borrowers had liabilities which equalled or exceeded assets.

Table 24.-ASSETS AND LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number of borrowers classified by value of assets and by liabilities as a percentage of assets at time of first standard RR loan

Value of assets at time of first standard loan	Total borrowers	Liabilities as percentage of assets at time of first standard loan: No liabilities	Less than 20	20 to 39.9	40 to 59.9	60 to 79.9	80 to 99.9	100 to 119.9	120 to 139.9	140 to 159.9	160 to 199.9	200 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Less than $125	1,052	787	52	54	41	28	16	7	5	3	6	30	3
$125 to $249	831	497	139	91	37	23	18	6	9	2	5	4	---
$250 to $499	1,130	445	255	197	117	62	29	9	5	4	4	3	---
$500 to $999	1,035	225	261	239	148	71	19	11	3	2	2	3	1
$1,000 to $1,499	481	80	113	119	101	35	6	4	2	---	1	---	---
$1,500 to $1,999	254	32	37	83	68	29	3	1	1	---	---	---	---
$2,000 to $2,999	270	34	62	70	81	22	---	1	---	---	---	---	---
$3,000 to $3,999	157	15	38	42	36	22	3	1	---	---	---	---	---
$4,000 to $5,999	159	8	37	41	44	26	2	1	---	---	---	---	---
$6,000 to $9,999	148	3	23	42	49	26	1	---	---	---	---	---	1
$10,000 and over	112	---	25	30	38	16	1	---	---	---	---	---	---
Unknown	45	1	1	---	---	---	---	---	---	---	---	---	43
Total	5,631	2,127	1,043	1,058	760	362	98	41	25	11	18	40	48

Note: A comparable table is also available for each of the 3 periods of first standard loan.

The smaller the amount of assets at the time of the first standard loan, the larger was the proportion of borrowers who had no liabilities.

Table 96.-NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard RR loans authorized before February 28, 1939, by period of first standard loan

Number of standard loans authorized	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
1	2,589	46.0	30.6	37.5	78.2
2	1,242	22.1	20.1	31.6	15.6
3	827	14.7	18.3	19.9	4.8
4	474	8.4	13.2	9.3	1.0
5	278	4.9	9.4	3.3	0.3
6 or more	221	3.9	8.4	2.4	0.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,631		2,350	1,500	1,682

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-tabulation of number of standard loans authorized and periods during which grants were received.

Forty-six percent of all borrowers received only 1 loan. Another 22 percent received 2 loans. More than one-sixth of all borrowers received 4 or more loans. Of the borrowers who entered the program during the first period, 69 percent received more than 1 loan by February 1939. Over one-fifth, 22 percent, of the borrowers receiving their first standard loan between March 1938 and February 1939 obtained 2 or more loans during this 12-month period and over 1 percent were authorized 4 or more loans.

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Region VIII

Table 97.-TENURE STATUS YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by number of standard loans authorized, and by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan							
			One loan				Two or more loans			
				First loan between				First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Full owner	801	15.0	16.9	14.7	14.2	19.1	13.5	14.4	10.6	17.5
Part owner 2/	221	4.2	5.1	1.6	3.6	7.4	3.4	2.4	3.5	6.9
Tenant	2,707	50.8	50.6	37.8	55.3	34.7	50.9	45.1	56.9	56.7
Cropper	511	9.6	8.6	13.9	8.1	6.5	10.5	11.8	10.0	6.1
Hired and unpaid farm laborer	405	7.6	7.1	5.9	9.0	5.8	8.1	8.1	9.3	4.7
Nonfarm	679	12.8	11.7	26.1	9.4	5.7	13.6	18.2	9.7	6.1
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,324		2,464	625	543	1,296	2,860	1,495	1,005	360
Number not reporting	307		125	94	10	21	182	136	41	5

1/ Tenure status is that held during major part of crop year before first standard RR loan.
2/ A part owner rents part and owns part of the farm operated.

Borrowers who were full owners during the year before their first loan were more likely than the average borrower to receive only 1 standard loan while those who had been tenants were more likely than average to receive 2 or more loans by February 28, 1939.

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Region [illegible]

Table 9[illegible].--Size of farm [illegible] Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by number of standard loans authorized, and by period of first standard loan

Acres in farm year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
				First loan between				First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
0	1,100	22.6	21.0	35.1	20.1	14.1	23.0	28.1	21.4	12.4
Less than 20	187	3.8	4.5	10.6	4.3	1.4	3.3	4.6	2.1	1.2
20 to 49	767	15.7	13.1	21.4	11.6	9.5	18.0	23.1	13.7	8.0
50 to 99	1,187	24.3	22.1	18.3	27.0	21.7	26.1	24.5	28.6	26.6
100 to 174	1,045	21.4	23.6	10.9	25.0	29.5	19.6	14.2	23.9	30.8
175 to 259	306	6.3	7.8	2.2	6.5	11.2	5.0	3.1	6.2	9.6
260 to 499	222	4.6	6.9	0.7	4.7	9.2	3.3	1.9	3.6	9.0
500 to 999	52	1.1	1.6	0.2	0.2	2.8	0.6	0.4	0.5	1.2
1,000 and over	12	0.2	0.3	---	---	0.6	0.2	0.1	---	1.2
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	4,878		2,246	594	492	1,160	2,632	1,392	917	323
Number not reporting	753		343	125	61	157	410	239	129	42

There was no consistent relationship between the size of farm the year before the first loan and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.

TABLE 99.-CASH RECEIPTS YEAR BEFORE [illegible] AND NUMBER OF LOANS: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RF loan, by number of standard loans authorized and by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
				First loan between				First loan between		
			Total	1/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
$0	393	7.5	5.7	15.9	5.0	1.0	9.1	12.2	7.0	2.5
$1 to $124	928	17.7	13.7	31.0	16.6	4.2	21.2	28.4	15.9	6.2
$125 to $249	1,411	27.1	23.9	28.3	31.5	18.5	29.7	31.5	32.1	15.4
$250 to $374	922	17.6	16.3	11.8	33.0	20.0	16.8	14.5	18.7	20.8
$375 to $499	492	9.4	10.5	4.4	9.0	14.1	8.4	6.3	10.4	12.1
$500 to $749	516	9.9	11.9	5.1	8.6	16.5	8.1	3.8	9.9	21.1
$750 to $999	243	4.6	6.6	2.3	2.4	10.3	3.0	1.8	2.9	8.1
$1,000 to $1,499	185	3.5	5.2	1.0	2.8	8.3	2.1	1.1	1.9	6.5
$1,500 to $1,999	63	1.2	1.8	---	0.7	3.1	0.7	0.2	0.4	3.4
$2,000 to $2,499	43	0.8	[illegible]	---	0.2	2.3	0.5	0.1	0.6	1.7
$2,500 and over	35	0.7	1.0	0.2	0.2	1.7	0.4	0.1	0.2	2.2
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,229		2,424	611	535	1,278	2,805	1,456	993	356
Number not reporting	402		165	108	15	39	237	175	53	9

There was no consistent relationship between the amount of total cash receipts during the year before the first loan and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.

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Region VIII

Table 10(a).-FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
				First loan between				First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
No farm receipts	1,116	21.1	18.3	33.2	20.7	10.7	23.3	27.5	22.0	9.3
Less than 10	94	1.8	2.1	1.3	2.4	2.4	1.5	1.1	2.2	0.8
10 to 19.9	96	1.8	1.6	1.4	2.3	1.9	1.8	1.1	3.1	1.1
20 to 29.9	89	1.7	1.8	1.1	2.6	1.7	1.6	1.5	2.2	0.6
30 to 39.9	112	2.1	2.5	1.7	3.4	2.5	1.8	1.3	2.5	1.7
40 to 49.9	156	3.0	3.1	1.6	3.0	4.0	2.8	2.1	3.7	3.1
50 to 59.9	157	3.0	3.2	1.9	4.5	3.3	2.7	1.7	4.0	3.7
60 to 69.9	209	3.6	4.3	2.4	6.6	4.3	3.3	2.4	4.4	4.2
70 to 79.9	259	4.9	5.8	1.9	4.5	8.2	4.2	2.9	5.0	7.0
80 to 89.9	381	7.2	8.7	3.3	8.6	11.4	5.9	3.7	7.9	9.6
90 to 100	2,624	49.6	48.1	50.2	41.4	49.6	51.1	54.7	43.0	58.9
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,283		2,446	629	532	1,285	2,837	1,488	994	355
Number not reporting	348		143	90	21	32	205	143	52	10

There was no consistent relationship between the proportion of the total cash receipts derived from the farm during the year before the first loan and receiving only 1 or receiving 2 or more

Table 102.—NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN AND NUMBER OF LOANS: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by number of standard loans authorized and by period of first standard loan

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
				First loan between				First loan between		
				2/28/37-2/28/38	2/28/38-2/28/39			2/28/37-2/28/38	2/28/38-2/28/39	
	Number	Percent	Total Percent	Percent	Percent	Percent	Total Percent	Percent	Percent	Percent
-$500 or more	21	0.4	0.6	1.4	---	0.5	0.2	0.1	0.1	0.8
-$501 to -$1	164	2.9	1.9	1.2	2.4	1.6	3.9	3.5	4.6	3.6
$0 to $124	1,309	23.4	19.3	42.5	17.4	7.6	26.9	34.6	19.7	13.1
$125 to $249	1,169	20.4	17.4	20.8	20.5	14.2	22.9	25.9	21.6	13.6
$250 to $499	1,411	25.2	25.1	15.0	31.7	33.1	25.5	24.1	29.5	24.2
$500 to $999	1,023	18.0	22.2	10.1	22.2	29.6	14.9	10.1	18.2	26.7
$1,000 to $1,499	305	5.4	7.5	2.4	4.4	11.5	1.5	3.7	4.4	9.4
$1,500 to $1,999	200	3.7	2.7	[illegible]	3.7	4.2	3.4	[illegible]	4.2	4.7
$2,000 to $2,999	77	1.4	2.5	0.5	0.6	4.0	0.6	0.3	0.5	2.5
$3,000 to $4,999	27	0.5	0.9	0.4	0.4	1.4	0.1	0.1	---	0.8
$5,000 and over	9	0.2	0.2	---	0.2	0.3	0.1	0.1	0.1	0.6
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Median amount	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Value not reporting	45		27	3	8	6	22	12	6	3

There was no consistent relationship between the net worth, excluding farm real estate equities, at the time of the first loan and obtaining only 1 or obtaining 2 or more standard loans by January 28, 1939.

(254-1)

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Exhibit VIII

Table 102.--SIZE OF LOANS: Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan 1/

Total amount of all loans received from FSA	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36 - 2/28/37	3/1/37 - 2/28/38	3/1/38 - 2/28/39
	Number	Percent	Percent	Percent	Percent
$0 2/	58	1.0	---	---	[illegible]
$1 to $124	249	4.5	[illegible]	[illegible]	[illegible]
$125 to $249	583	10.4	12.1	11.8	7.8
$250 to $499	1,672	29.6	29.8	32.8	26.6
$500 to $749	1,246	22.2	[illegible]	[illegible]	[illegible]
$750 to $999	749	13.3	15.3	11.1	12.6
$1,000 to $1,499	531	9.4	[illegible]	7.[illegible]	[illegible]
$1,500 to $1,999	133	2.4	1.4	1.0	4.9
$2,000 to $2,999	60	1.1	0.8	0.5	2.0
$3,000 to $3,999	15	0.3	0.1	0.1	0.7
$4,000 to $4,999	6	0.1	---	0.1	0.3
$5,000 and over	5	0.1	*	0.1	0.2
Total	XXX	100.0	100.0	100.0	100.0
Total reporting	5,631		2,350	1,599	1,682
Median amount of loan	$540		[illegible]	$[illegible]	$[illegible]

* Less than 0.05 percent.
1/ Amount received from beginning of period on first standard loan through February 28, 1939.
2/ Loan authorized but not received by February 28, 1939.
Note: A comparable table is also available for each Area in the Region.

The median amount of all loans received by borrowers from FSA by February 28, 1939 was $540. The medians were $632, $499, and $594 for first, second, and third period borrowers, respectively. Forty-six percent, 51 percent, and 40 percent of the first, second, and third period borrowers, respectively, received loans totaling less than $500.

Seven, 9, and 21 percent of the borrowers in these same periods received [illegible]

Tables 105, 106, and 107

Table 105

The purchase of capital goods, primarily livestock, accounted for 43 percent of all the money loaned; 24 percent was loaned for current farm operating expenses. Eighteen percent was loaned for debt settlement and refinancing; another 13 percent was accounted for by loans for family expenses. The relative amount loaned for capital goods remained rather stable from period to period and for both initial and supplementary loans; the relative amount allocated for family expenses and for current farm operating expenses changed noticeably when first, second, and third period borrowers are compared while the loans for debt settlement and refinancing increased more than 10 times between the first and third periods.

Table 106

Capital goods was the leading purpose of loan in every Area, the proportion varying from one-third in South Texas to more than three-fifths, 62 percent, in Eastern Oklahoma; most of these funds were allocated for the purchase of livestock. Loans for current farm operating expenses were second in importance in every Area except Western Oklahoma and West Texas where loans for debt settlement and refinancing were second. One-fourth of the funds loaned in East Texas was allocated for family expenses as compared to only 3 percent in Western Oklahoma. The proportion loaned for machinery and equipment was small, varying from 5 percent in East Texas to 11 percent in South Texas.

Table 107

Ninety-three percent of all borrowers received loans for current farm operating expenses and 86 percent for some form of capital goods. Eighty-three percent received loans for livestock and poultry, 80 percent for family expenses, 55 percent for machinery and equipment, 55 percent for debt settlement and refinancing, 14 percent for current farm nonoperating expenses, and 11 percent for improvement and maintenance of land and buildings.

The proportion of borrowers loaned money for machinery and equipment, current farm operating expenses and family expenses was larger for first than for second period borrowers and larger for second than for the third period group. More than 9 out of 10 of the first period borrowers received loans for family expenses as compared with about 8 out of 10 of the second period and 6 out of 10 of the third period borrowers.

Following the first year on the RR program, borrowers most frequently were authorized additional loans for current farm operating expenses; family expenses were second most frequent as a purpose of supplemental loans. Fifty-four percent of the first period borrowers received a loan during their second year on RR and about one-third received a loan during their third year on the program. More than one-half of the second period borrowers received at least one supplemental loan during their second year on RR.

[illegible] Use Only

Section VIII

Table [illegible] Total amount and percentage of loans authorized to borrowers by FSA, classified by major purposes and by period of first standard RR loan, by specified years during which loans were authorized

Purposes for which loans were recorded	Total amount of loans	Borrowers receiving first standard loan between 3/1/36-2/28/37				3/1/37-2/28/38				3/1/38-2/28	
		Specified year of loan				Specified year of loan				Specified year of loan	
		Total	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	Total	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)		Total (3/1/38-2/28/39)	
	Dollars	Percent	Percent	Percent	Percent	Percent	Percent	Percent		Percent	Percent
Capital goods	1,287,[illegible]	[illegible]	45.1	38.4	53.6	44.6	47.7	47.1		49.5	43.0
Machinery and equipment	260,137	7.4	6.9	7.5	3.6	9.6	7.9	7.5		5.3	7.5
Livestock and poultry	4,[illegible]	34.1	34.2	38.1	21.2	32.3	36.1	34.4		47.9	42.4
Improvement of farmed buildings	[illegible]	0.7	0.1	0.3	2.8	1.2	0.7	0.4		1.7	1.1
Current farm nonoperating expenses 1/	24,[illegible]	0.7	0.4	0.3	0.6	1.1	0.8	0.4		2.1	0.5
Current farm operating expenses	[illegible]	23.1	20.7	27.1	43.5	21.1	26.1	25.9		25.7	14.8
Net inventory and refinancing	[illegible]	17.2	5.4	3.3	1.6	5.9	12.4	12.7		8.3	21.2
Family expenses	687,1[illegible]	13.5	21.4	21.3	24.7	15.1	11.8	11.1		17.7	5.4
All other 2/	38,[illegible]	1.5	2.0	2.1	2.1	1.2	1.5	1.8		0.7	0.8
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0	100.0
Total amount	5,0[illegible],091		2,598,865	1,02[illegible],184	257,581	138,018	885,276	674,160		211,106	1,230,577

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each Area in the Region.

Table 107. CONSUMER AUTHORIZED LOANS PER [illegible]: [illegible]: Number and percentage of borrowers to whom loans were authorized by the [illegible] by number of [illegible] receiving FS loan and by specified year during which loans were authorized

Purpose for which loans were authorized	Total borrowers		Receiving First Standard Loan Between [illegible]								
			[illegible] Specified year of loan				[illegible] Specified year of loan			[illegible] Specified year of loan	
			First [illegible]	Second [illegible]	Third [illegible]		First [illegible]	Second [illegible]		Total [illegible]	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
Capital goods	4,867	86.4	89.8	86.4	24.0	16.1	83.9	77.9	33.8	92.1	
Machinery and equipment	3,093	54.9	64.3	60.0	9.5	7.8	52.9	45.7	14.6	43.1	
Livestock and poultry	4,667	82.8	87.0	83.0	20.8	14.5	80.5	74.5	80.0	80.5	
Improvement of land and buildings	631	11.2	6.4	3.1	2.2	3.7	9.3	4.3	5.9	17.0	
Current farm non-operating expenses 1/	799	14.2	11.4	4.2	1.8	6.3	11.8	2.4	[illegible]	[illegible]	
Current farm operating expenses	5,239	92.8	97.8	93.6	40.4	26.1	86.5	93.9	45.8	92.7	
Debt settlement and refinancing	3,060	54.7	57.1	52.3	1.5	6.2	58.0	32.1	12.6	65.5	
Family expenses	4,496	79.8	92.5	89.9	45.6	30.8	79.9	47.4	[illegible]	[illegible]	
All other 2/	2,118	37.0	58.5	53.5	12.7	9.8	50.0	22.5	[illegible]	18.8	
Unidentified purpose 3/	XXX	100.0	100.0	100.0	80.8	80.8	100.0	100.0	85.0	100.0	
Total number of borrowers	5,632		[illegible]					1,999		1,982	

1/ Including current rent, taxes, interest, [illegible] rent, etc.

2/ Including items for which the purpose [illegible] not [illegible] classifiable.

3/ Percentage for each item of which each [illegible] loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unidentified purpose" line.

[illegible] is also [illegible]

Table 3[illegible].--NUMBER OF BORROWERS FOR WHOM LOANS WERE AUTHORIZED BY FSA FOR SUCH PURPOSES: Number and percentage of standard loan '38 borrowers to whom loans were authorized by FSA for such purposes, by Areas

Purposes for which loans were authorized	Total borrowers		Borrower's Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Rolling	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Food goods	4,367	95.4	93.5	92.2	97.4	86.2	71.2	[illegible]
Machinery and equipment	3,032	54.9	45.0	64.5	61.2	51.5	46.2	47.[illegible]
Livestock and poultry	4,607	83.2	92.0	91.5	92.4	82.4	66.5	[illegible]
Improvement of land and buildings	631	11.2	4.4	5.5	9.9	24.0	31.3	21.[illegible]
Current farm nonoperating expenses 1/	799	14.2	9.4	4.4	22.0	18.0	33.7	37.[illegible]
Current farm operating expenses	5,223	92.8	84.7	83.2	98.9	96.3	91.7	[illegible]
Debt settlement and refinancing	3,080	54.7	45.8	23.2	70.1	65.2	67.5	[illegible]
Family expenses	4,495	79.8	47.0	77.[illegible]	96.5	88.3	85.5	[illegible]
All other 2/	2,118	37.6	3.9	12.3	66.4	50.9	37.2	41.[illegible]
Unduplicated percent 3/	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.[illegible]
Total number of borrowers	5,631		744	1,395	1,467	949	3[illegible]	[illegible]

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.
3/ Percentage for each item within Areas is based upon total number of borrowers in the Area; in each column, borrowers receiving loans for one or more purposes are counted only once on "unduplicated percent" line.

The proportion of borrowers receiving loans for current farm operating expenses varied from 85 percent in Western Oklahoma to 99 percent in East Texas. Western Oklahoma and East Texas also represented the low and high in the percentage of borrowers receiving loans for family expenses, 47 and 96 percent, respectively. Eastern Oklahoma had the smaller proportion of borrowers receiving loans for debt settlement and refinancing.

Livestock loans were made somewhat more frequently in Western Oklahoma and less frequently in South Texas than in the other 4 Areas. More than three-fifths of the borrowers in Western Oklahoma and East Texas and between 44 and 52 percent of the borrowers in the other Areas increased their machinery and equipment by means of an FSA loan.

(7HC)

Table 109.-AVERAGE AMOUNT OF LOANS FOR FARM PURPOSES: Average amount of loans authorized by FSA to standard loan RR borrowers for major purposes from beginning of period of first standard loan through February 28, 1939, by period of first standard loan 1/

Purposes for which loans were authorized	Average amount authorized to borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Dollars	Dollars	Dollars
Capital goods	279	315	358
Machinery and equipment	64	83	127
Livestock and poultry	238	289	295
Improvement of land and buildings	25	40	47
Current farm non-operating expenses 2/	23	39	33
Current farm operating expenses	187	150	124
Debt settlement and refinancing	35	177	420
Family expenses	138	81	62
All other 3/	21	28	40
Total	595	554	735

1/ Averages are based upon the number of borrowers authorized loans for specified purposes.
2/ Includes current rent, taxes, interest, recording fees, etc.
3/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each Area in the Region.

The average amount loaned for current farm operating expenses and family expenses was more for first than for second period borrowers and more for second than for third period borrowers. Loans for all forms of capital goods combined and for each form separately as well as for debt settlement and refinancing averaged higher from period to period.

(8HC)

TABLE [illegible]. AMOUNT OF LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Total amount and percentage of [illegible] specified types of current farm operating expenses, [illegible] 1/

Type of current farm operating expenses for which loans were authorized	Total amount of loans		1/1/[illegible]-12/31/[illegible] Specified year of loan				1/1/[illegible]-12/31/[illegible] Specified year of loan				1/1/[illegible]-2/28/39 Specified year of loan
			First	Second	Third	Total	First	Second	Third	Total	Total
	Dollars	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed 2/	562,272	67.4	72.3	73.7	73.9	59.7	71.1	77.4	51.4	50.8	
Fertilizer and lime	37,924	4.6	5.2	5.4	4.1	6.1	3.4	3.0	4.6	4.6	
Labor	44,655	5.4	3.9	3.3	4.2	7.3	5.2	3.5	10.4	9.1	
Gas, oil and grease	68,142	8.2	5.0	2.6	2.6	6.9	8.5	6.5	14.8	20.5	
Other current expenses	120,087	14.4	15.6	15.0	15.2	20.0	11.8	9.6	18.8	15.0	
Total	[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Total amount	835,080		[illegible]	[illegible]	[illegible]	42,087	580,708	174,587	56,570	170,721	

1/ The percentage authorized for seed and feed; fertilizer and lime; gas, oil and grease; and labor is under reported to some extent because some borrowers may have been authorized loans for current farm operating expenses, although the type of expense was not specified or was not classifiable into these specified types.

2/ All cotton seed and cotton seed products were classified under seed and feed.

Note: A comparable table is also available for each State in the Region; the average amount authorized to borrowers is also available for each of the separate two periods designated in this table and for the comparable State tables.

Of the amount loaned for current farm operating expenses, seed and feed constituted the largest single item, 67 percent, and gas, oil and grease was next most important, 8 percent. Following the year of the initial loan there was a tendency for a smaller proportion of the money to go for seed and feed and a larger proportion for gas, oil and grease.

(Table 1)

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Region VIII

Table 112.-BORROWERS AUTHORIZED LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Percentage of borrowers to whom loans were authorized by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Borrowers receiving first standard loan between 3/1/36-2/28/37			3/1/37-2/28/38		3/1/38-2/28/39
	Specified year of loan			Specified year of loan		Specified year of loan
	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	First (3/1/38-2/28/39)
	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed	93.5	48.6	24.7	91.8	39.0	76.9
Fertilizer and lime	20.4	8.6	4.6	12.2	5.3	12.4
Labor	8.7	5.5	3.5	10.3	9.3	17.8
Gas, oil, and grease	3.8	1.6	1.4	7.5	5.6	18.9
Unduplicated percent who received loans for any current farm operating expenses 2/	96.6	49.4	26.1	93.9	43.8	87.7

1/ The percentage of borrowers authorized loans for seed and feed, fertilizer and lime, gas, oil, and grease, and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified types.
2/ Includes borrowers who were authorized loans for other current farm operating expenses than those specified. Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each Area in the Region.

Of the first period borrowers, 94 percent received loans for seed and feed during their first year on the RR program, 49 percent during the second, and 26 percent during their third period. The pattern of repeated loans to borrowers was also evident for second period borrowers.

(15HC)

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Region VIII

Table III.—AMOUNT OF LOANS FOR FAMILY EXPENSES: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first standard RR loan 1/

Amount of loans authorized by FSA for family expenses	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	1,135	20.1	7.7	21.3	36.7
$1 to $24	502	8.9	3.3	10.2	15.5
$25 to $49	765	13.6	9.4	18.2	13.0
$50 to $74	814	14.5	14.2	16.6	12.9
$75 to $99	612	10.9	12.5	11.4	8.1
$100 to $124	466	8.3	10.1	8.0	5.9
$125 to $149	333	5.9	9.2	4.4	2.7
$150 to $174	265	4.7	8.0	3.3	1.4
$175 to $199	209	3.7	6.9	2.3	0.5
$200 to $249	231	4.1	7.5	2.4	0.9
$250 to $299	136	2.4	4.8	1.3	0.2
$300 and over	163	2.9	6.4	0.6	0.2
Total	xxx	100.0	100.0	100.0	100.0
Number reporting	5,631		2,150	1,499	1,982

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Eighty percent of the borrowers were loaned money for family expenses. Forty-eight percent received loans of less than $100 for family purposes and almost one-fourth, 23 percent, received $100 to $200. Only 9 percent were allocated more than $200 for this purpose. The proportion of borrowers loaned money for family expenses decreased from period to period.

Table 114.--REPAYMENTS SCHEDULED: Number and percentage of borrowers classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard RR loan 1/

Amount originally scheduled to be repaid before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	1,053	18.6	—	0.1	[illegible]
$1 to $62	64	1.1	1.1	1.2	1.1
$63 to $124	292	5.2	3.7	6.6	5.9
$125 to $249	593	10.5	11.0	20.7	18.1
$250 to $374	850	15.1	14.2	24.1	7.7
$375 to $499	735	13.1	18.0	16.1	3.3
$500 to $749	1,004	17.9	29.4	17.1	[illegible]
$750 to $999	421	7.5	14.7	3.8	[illegible]
$1,000 to $1,499	183	3.2	4.5	1.4	[illegible]
$1,500 to $1,999	24	0.4	0.9	0.2	0.1
$2,000 to $2,499	5	0.1	0.1	0.1	0.1
$2,500 and over	3	0.1	0.1	0.1	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,633		[illegible]	1,599	[illegible]

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all borrowers on the program 1 year or longer were originally scheduled to make repayments by February 1939, and that 60 percent of those on the program less than 1 year were not scheduled to make repayments by that date. In using this table, it should be kept in mind that the data do not make allowance for any adjustments or revisions of the original repayment schedule.

For Administrative Use Only
Region VIII

Table 115.--REPAYMENTS [illegible]: Number and percentage of borrowers classified by repayments made before February 28, 1939, by period of first standard RR loan 1/

Repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/2/36 - 2/28/37	3/1/37 - 2/28/38	3/1/38 - 2/28/39
	Number	Percent	Percent	Percent	Percent
$0	1,149	20.4	4.0	3.6	[illegible]
$1 to $62	757	13.4	13.9	16.1	10.3
$63 to $124	911	16.2	16.2	22.6	10.[illegible]
$125 to $249	1,438	25.6	30.3	33.4	11.4
$250 to $374	677	12.0	16.5	13.8	4.1
$375 to $499	329	5.8	8.1	6.0	2.5
$500 to $749	236	4.2	6.7	3.1	[illegible]
$750 to $999	76	1.3	2.3	0.8	0.5
$1,000 to $1,499	48	0.9	1.5	0.4	0.4
$1,500 to $1,999	5	0.1	0.2	0.1	[illegible]
$2,000 to $2,499	4	0.1	0.1	0.1	[illegible]
$2,500 and over	1	*	*	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,601		2,350	1,599	1,682

* Less than 0.05 percent

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table, studied in conjunction with table 114, shows that [illegible] percent of the borrowers were scheduled to make repayments before February 28, 1939 and that 80 percent actually did make repayments. Fewer first and second period and more third period borrowers than were expected made repayments. Seventy percent of the borrowers beginning on RR during the first period were originally scheduled to repay at least $375 by the end of the third period, but only 19 percent repaid as much as $375. Corresponding percentages of borrowers who began in the second period were 39 and 10 percent, and for borrowers accepted

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Region VIII

Table 110.--REPAYMENTS SCHEDULED AND REPAYMENTS MADE.- Number of standard RR borrowers classified by amount originally scheduled to be repaid before February 28, 1939 and by repayments made before February 28, 1939

Amount originally scheduled to be repaid before 2/28/39 1/	Total borrowers	Total repayments made before 2/28/39 2/											
		$0	$1 to $62	$63 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $749	$750 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 and over
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	1,053	972	45	15	14	1	---	2	1	2	---	1	---
$1 to $62	64	5	52	5	2	---	---	---	---	---	---	---	---
$63 to $124	292	24	97	142	23	4	3	---	---	---	---	---	---
$125 to $249	995	50	230	253	405	30	15	4	---	---	---	---	---
$250 to $374	850	31	134	182	292	175	25	7	2	2	---	---	---
$375 to $499	735	30	82	140	243	113	109	16	---	1	---	---	1
$500 to $749	1,006	26	84	142	316	223	102	107	5	1	---	---	---
$750 to $999	421	9	21	22	110	96	58	65	40	2	---	---	---
$1,000 to $1,499	183	2	4	9	32	33	17	36	22	29	1	---	---
$1,500 to $1,999	24	---	---	---	2	2	2	1	3	9	3	2	---
$2,000 to $2,499	5	---	---	1	---	---	---	---	1	2	---	1	---
$2,500 and over	3	---	---	---	---	---	---	---	2	---	1	---	---
Total	5,631	1,149	757	911	1,438	677	329	236	76	48	5	4	1

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.
2/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.
Note: A comparable table is also available for each of the 3 periods of first standard loan.

This table shows that usually the repayments made varied from the original schedule; they were sometimes more than scheduled, but much more frequently were less.

Tables 117, 118, and 119

Over two-fifths, 42 percent, of all the borrowers had their loans renewed before February 28, 1939. Nineteen percent of the group receiving the first standard loan during 1938-39 had their loans renewed before they completed 1 year on the AR program. Almost two-thirds, 63 percent, of those receiving their first standard loan during 1937-38 and over two-fifths, 44 percent, of those receiving the first loan during 1936-37 had their loans renewed by February 28, 1939. Borrowers whose loans were not renewed generally had a better repayment record than those whose loans were renewed.

Tables 117, 118, and 119 must be used with caution, because the repayment schedules refer to the original and not to the revised schedules. In addition, repayments include interest but the scheduled repayments do not. Also, partial cancellations may not have always been considered in the scheduled repayments.

Three percent of the borrowers had scheduled repayments but made no repayments prior to February 28, 1939. Over one-third, 36 percent, did as well or better on repayments than originally planned; that is, over 1 percent made repayments who were not scheduled to do so until after February 1939, 18 percent repaid about as much or more than originally scheduled, and 17 percent were not scheduled to make repayments and made none. Fifteen percent of the first period, 25 percent of the second period and 77 percent of the third period borrowers did as well or better than originally scheduled - including those who were not scheduled to repay any amount by February 1939.

Tables 118 and 119, considered together, show that the borrowers in Texas came closest to repaying an amount equal to the scheduled repayments, repaying 51 percent of the total amount originally scheduled to be repaid by February 28, 1939, while the borrowers in Oklahoma repaid 44 percent. For the Region, the percentages repaid were 44, 51, and 75 for first, second, and third period borrowers, respectively. A little less than half as much, 49 percent, was repaid as originally scheduled before February 28, 1939.

Table 117.--[illegible] of borrowers classified by percentage of scheduled repayments made before February [illegible], 1939, and by [illegible] before February [illegible], 1939, by period in first standard [illegible] loan 1/

Percentage of scheduled repayments made before 2/28/39	Total borrowers	Borrowers receiving first standard farm loan									
		2/28/29-2/28/31				2/29/31-2/28/33			3/1/33-2/28/35		
		Total	Renewed	Renewed	Not renewed	Total	Renewed	Not renewed	Total	Renewed	Not renewed
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
No repayments but repayments scheduled	177	3.0	4.0	0.8	4.8	3.6	3.9	2.0	1.6	4.0	[illegible]
Less than 30	1,[illegible]	21.0	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	11.8	5.7	25.3	[illegible]
30 to 49.9	297	2.6	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
50 to 69.9	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
70 to 89.9	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
90 to 99.9	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
100 to 109.9	74	1.3	0.1	0.6	0.3	2.1	0.2	[illegible]	[illegible]	[illegible]	[illegible]
110 to 149.9	34	0.5	0.1	----	0.3	0.3	0.2	2.0	1.0	1.1	[illegible]
150 to 199.9	38	0.7	0.1	0.1	0.1	1.0	0.1	3.0	1.0	0.1	[illegible]
200 and over	40	0.7	----	----	----	0.0	----	2.4	1.5	0.1	[illegible]
Repayments, no repayments scheduled	976	17.3	----	----	----	----	----	----	57.2	----	[illegible]
Repayments, no repayments scheduled	82	1.4	----	----	----	0.1	----	----	4.4	----	----
Total	5,[illegible]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	[illegible]
Number [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1,[illegible]	1,[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

1/ Exclusive of repayments scheduled and repayments made before period during [illegible] first standard loan [illegible] receiving a loan, [illegible] an earlier period.

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Exhibit VIII

Table 12A--[illegible] PAYMENTS DUE: Total amount of loans originally scheduled to be repaid to FSA before February 28, 1939, by period of borrower's first standard RR loan, by Areas 1/

Borrower's Area of residence at time of first standard loan	Total amount	Amount originally scheduled to be repaid before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-[illegible]
	Dollars	Dollars	Dollars	Dollars
Delaware	689,611	327,101	3[illegible],679	[illegible]
Texas	[illegible]	967,790	261,[illegible]	[illegible]
Total, all areas	[illegible]	1,294,891	[illegible]	[illegible]
Total number of borrowers	5,631	2,[illegible]	[illegible]	1,[illegible]

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

([illegible])

Table 13A--TOTAL REPAYMENTS DUE: Total amount of repayments made to FSA before February 28, 1939, by period of borrower's first standard RR loan, by Areas 1/

Borrower's Area of residence at time of first standard loan	Total amount	Repayments due before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-[illegible]
	Dollars	Dollars	Dollars	Dollars
Delaware	300,664	123,208	149,394	28,062
Texas	690,[illegible]	4[illegible],334	[illegible],217	[illegible]
Total, all areas	991,[illegible]	5[illegible],542	[illegible],611	[illegible]
Total number of borrowers	5,[illegible]	2,[illegible]	[illegible],799	1,[illegible]

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

([illegible])

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Region VIII

Table 120.-[illegible] number and percentage of borrowers classified by periods during which grants were received, between March 1, 1936 and [illegible], 1939, by period of first standard RR loan

Periods during which grants were received between 1/1/[illegible] 2/28/39	Total borrowers		Borrowers receiving first standard loan between 3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
No grants	3,652	64.8	57.0	58.8	81.5
1936-37 only	519	9.2	14.4	7.5	3.6
1936-37; 1937-38	724	12.9	17.8	13.5	5.3
1936-37; 1937-38; 1938-39	131	2.3	3.9	2.7	0.6
1936-37; 1938-39	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
1937-38 only	258	4.8	3.7	8.6	[illegible]
1937-38; 1938-39	48	0.9	0.3	2.6	0.1
1938-39 only	238	4.2	2.3	5.4	5.8
Total	XXX	100.0	100.0	100.0	100.0
Number respondents	[illegible]		[illegible]	1,399	[illegible]
1936-37	1,425	25.3	36.7	24.6	10.0
1937-38	1,171	20.9	25.1	27.4	8.6
1938-39	418	8.1	[illegible]	11.6	[illegible]

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-tabulation of periods during which grants were received and number of standard loans amortized.

Sixty-five percent of the borrowers did not receive any grants between March 1, 1936 and February 28, 1939. This was true for 57, 59, and 81 percent of the first, second, and third period borrowers, respectively. Eighteen percent received grants during only 1 year, 13 percent during 2 years, and 2 percent during all 3 years. During 1936-37, 1937-38 and 1938-39 one-fourth, one-fifth and one-twelfth, respectively, of the borrowers received grants.

Table 121.-AMOUNT OF GRANTS: Number and percentage of borrowers classified by amount of grants received before February 28, 1939, by period of first standard RR loan 1/

Amount of grants received before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	3,964	70.4	57.1	66.3	93.0
$1 to $24	456	8.1	8.[illegible]	11.5	2.[illegible]
$25 to $49	544	9.7	12.[illegible]	12.8	2.8
$50 to $74	260	4.6	7.7	3.0	1.0
$75 to $99	156	2.8	4.2	2.0	0.5
$100 to $149	188	3.3	6.8	1.4	0.[illegible]
$150 to $199	47	0.8	1.9	0.1	---
$200 to $299	15	0.3	0.6	---	---
$300 to $399	1	*	*	---	---
$400 to $499	---	---	---	---	---
$500 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,631		2,359	1,509	1,682

* Less than 0.05 percent.

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of grants and amount of loans authorized for family expenses.

Seventy percent of the borrowers received no grants during or after the period of the first standard loan; this was true for 57, 66, and 93 percent of the first, second, and third period borrowers, respectively. Fourteen, 4, and 1 percent of the borrowers in these respective periods received $75 or more in grants.

Table 122.—GRANTS IN RELATION TO REPAYMENTS: Number and percentage of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1939, by period of first standard RR loan

Relation of grants to repayments	Total borrowers 1/		Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38
	Number	Percent	Percent	Percent
No grants, no repayments	479	12.1	12.3	11.7
No grants, some repayments	2,612	66.3	59.2	76.6
Some grants, no repayments	61	1.5	2.3	0.4
Some grants, some repayments	796	20.1	26.2	11.1
Grants as percentage of repayments				
Less than 30	509	13.0	17.5	6.1
30 to 49.9	112	2.8	3.4	1.9
50 to 69.9	60	1.5	1.9	0.9
70 to 89.9	31	0.8	0.8	0.8
90 to 109.9	17	0.4	0.4	0.4
110 to 129.9	17	0.4	0.6	0.2
130 to 149.9	9	0.2	0.2	0.3
150 to 199.9	13	0.3	0.4	0.3
200 and over	28	0.7	1.0	0.3
Total	XXX	100.0	100.0	100.0
Number reporting	3,949		2,350	1,599

1/ Exclusive of borrowers receiving first standard loan between March 1, 1938 and February 28, 1939.

Nearly three-fifths of the first period and over three-fourths of the second period borrowers made repayments but received no grants following the period of the first standard loan. Over one-fourth of the first and one-fifth of the second period borrowers made repayments and also received grants after their first year on the RR program. Less than 2 percent of all borrowers received grants but made no repayments. Three percent of the first period and 1 percent of the second period borrowers received grants about equal to or in excess of repayments.

LIST OF ITEMS (CAR)
for Each Borrower Included in
Study of FSA Standard Loan RR Borrowers

This list of items in the punch card prepared for each borrower included with this set of tabulated data because it summarizes the type of information obtained from the records in the regional offices which is used in the detailed analyses. The number enclosed parenthetically after the item indicates the number of classes into which each is broken down for analytical purposes.

Punch card column	Item and number of classes for each item
1	Region
2	State (or comparable area)
3	Period borrower received first standard RR loan (3)
4,5	County
6,7	Line number (case identification on transcription sheets)
8,9	Number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, in combination with period of first standard RR loan and specified last year of record (12)
10	Total amount of all loans received (12)
11	Number of standard loans authorized (6)
12*	Amount originally scheduled to be repaid (12)
13	Amount of repayments made (12)
14	Amount of grants received (12)
15	Debt reduction [illegible]
16*	Tenure status year before RR (7)
17*	Tenure status year of last RR record (7)
18*	Type and length of lease year before RR (9)
19*	Type and length of lease year of last RR record (9)

* Data for Region III not comparable with data for other 11 regions

Item card number	Item and number of classes for each item
20**	Receipts from benefit payments year before RR (12)
21	Receipts from off-farm work year before RR (12)
22	Family operating expenses year before RR (12)
23	Net cash income year before RR (12)
24**	Receipts from benefit payments year of last RR record (12)
25	Receipts from off-farm work year of last RR record (12)
26*	Major source of receipts year before RR (12)
27*	Major source of receipts year of last RR record (12)
28	Family operating expenses year of last RR record (12)
29	Net cash income year of last RR record (12)
30*	Number of agricultural enterprises year before RR (12)
31*	Number of agricultural enterprises year of last RR record (12)
32	Acres in crops year before RR (12)
33	Size of farm year before RR (10)
34**	Garden year before RR (10)
35	Acres in crops year of last RR record (12)
36	Size of farm year of last RR record (10)
37**	Garden year of last RR record (4)
38**	Number of cows at time of first standard RR loan (12)
39**	Number of cows at time of last RR record (12)
40**	Number of sows at time of first standard RR loan (11)
41**	Number of sows at time of last RR record (11)
42**	Number of hens at time of first standard RR loan (11)

* Data for Region III not comparable with data for other 11 Regions
** Not available for Region III

Item number	Item and number of classes for each item
43**	Number of hens at time of last RR record (11)
44**	Number of times changed farms since first standard RR loan (6)
45*	Repayments made as percentage of scheduled repayments (12)
46	Grants as percentage of repayments made subsequent to period of first standard loan (12)
47	Farm receipts year before RR (12)
48	Amount change in farm receipts from year before RR to year of last RR record (12)
49	Total cash receipts, excluding loans, year before RR (12)
50	Amount change in total cash receipts, excluding loans, from year before RR to year of last RR record (12)
51	Farm receipts as percentage of total cash receipts, year before RR (12)
52	Farm receipts as percentage of total cash receipts, year of last RR record (12)
53	Actual as percentage of planned total cash receipts in 1938-39 (8)
54	Value of farm land and buildings owned at time of first standard RR loan (12)
53***	Value of livestock and equipment owned at time of first standard RR loan (12)
56	Value of assets at time of first standard RR loan (12)
57	Amount change in value of farm land and buildings owned from time of first standard loan to time of last RR record (12)
58***	Amount change in value of livestock and equipment owned from time of first standard loan to time of last RR record (12)
59	Liabilities at time of first standard RR loan (12)
60	Amount change in liabilities from time of first standard loan to time of last RR record (12)

* Data for Region III not comparable with data for other 11 Regions
** Not available for Region III
*** Data for Region not comparable with data for other 11 Regions

Punch card column	Item and number of classes for each item
61	Net worth, including farm real estate, at time of first standard RR loan (12)
62	Liabilities as percentage of assets at time of first standard RR loan (12)
63	Net worth, excluding farm real estate, at time of first standard RR loan (12)
64	Amount change in net worth, including farm real estate, from time of first standard loan to time of last RR record (12)
65	Amount change in net worth, excluding farm real estate, from time of first standard RR loan to time of last RR record (12)
66	Amount of loans authorized for capital goods (12)
67	Amount of loans authorized for debt settlement and refinancing (12)
68	Amount of loans authorized for family expenses (12)
69	Amount of loans authorized for current farm operating and non-operating expenses and family expenses (12)
70*	A. Years on farm to be operated crop year of first standard RR loan (4) B. Relief aid received prior to first standard RR loan (3)
71*	Family type (10)
72	Household size (12)
73	Age of head (7)
74	Education of head (12)
75*	Number of male youths (nonheads) aged 16-24 (5)
76a**	Disabilities of head and other family members (5)
77*	A. Status of borrower on FSA standard RR program as of February 28, 1939 (8) B. Loans renewed or extended (2)
78	A. Color (3) B. Years during which grants received (8)

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* Data for Region III not comparable with data for other 11 Regions
** Not available for Region III